

# Buyer Info Packet

433 St. Lucia Ct. Satellite Beach, FL 32937

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# COMPASS

## Seller's Property Disclosure Waiver for Exclusive Right of Sale Listing Agreements

Property Address: 433 St. Lucia Ct. Satellite Beach, FL 32937

Listing Date: \_\_\_\_\_

Seller Name(s): James Michael McGovern, Jr.

Compass Agent Name: Zack Spurlock

☐ Option 1:

The Seller(s) above hereby acknowledge that they will complete and execute a Seller Property Disclosure for the above-referenced Property. This Disclosure must be completed prior to the acceptance of an executed purchase agreement.

☒ Option 2:

The Seller(s) above hereby elect not to execute a Seller Property Disclosure for the above-referenced property and thereby understand and agree that they release Compass Florida, LLC from any and all disputes, claims or causes of action arising out of or relating to their election not to execute the same.

James Michael McGovern 12/2/25  
X Seller Signature Date

Zack Spurlock December 2, 2025  
Listing Agent Signature Date

\_\_\_\_\_  
Seller Signature

\_\_\_\_\_  
Date

## Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

If initialed by all parties, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract For Sale And Purchase between James Michael McGovern, Jr. (SELLER)  
and \_\_\_\_\_ (BUYER)  
concerning the Property described as 433 St. Lucia Ct. Satellite Beach, FL 32937

Buyer's Initials \_\_\_\_\_

Seller's Initials X JM

### P. LEAD-BASED PAINT DISCLOSURE (Pre-1978 Housing)

#### Lead-Based Paint Warning Statement

"Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspection in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase."

#### Seller's Disclosure (INITIAL)

(a) Presence of lead-based paint or lead-based paint hazards (CHECK ONE BELOW):

- ☐ Known lead-based paint or lead-based paint hazards are present in the housing.  
☒ Seller has no knowledge of lead-based paint or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (CHECK ONE BELOW):

- ☐ Seller has provided the Buyer with all available records and reports pertaining to lead-based paint or lead-based paint hazards in the housing. List documents: \_\_\_\_\_

- ☒ Seller has no reports or records pertaining to lead-based paint or lead-based paint hazards in the housing.

#### Buyer's Acknowledgement (INITIAL)

(c) Buyer has received copies of all information listed above.

(d) Buyer has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Buyer has (CHECK ONE BELOW):

- ☐ Received a 10-day opportunity (or other mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards; or  
☐ Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards.

#### Licensee's Acknowledgement (INITIAL)

(f) Licensee has informed the Seller of the Seller's obligations under 42 U.S.C.4852(d) and is aware of Licensee's responsibility to ensure compliance.

#### Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

X SELLER

X Date

12/2/25

BUYER

Date

SELLER

Date

BUYER

Date

Jack Spurlock  
Listing Licensee

December 2, 2025

Date

Selling Licensee

Date

Any person or persons who knowingly violate the provisions of the Residential Lead-Based Paint Hazard Reduction Act of 1992 may be subject to civil and criminal penalties and potential triple damages in a private civil lawsuit.

**Flood Disclosure**

Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property **at or before** the time the sales contract is executed.

Seller, James Michael McGovern, Jr., provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 433 St. Lucia Ct. Satellite Beach, FL 32937

Seller, please check the applicable boxes in paragraphs (1) through (3) below.

**FLOOD DISCLOSURE**

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller ☐ has ☒ has no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
- (2) Seller ☐ has ☒ has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
- (3) Seller ☐ has ☒ has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (4) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
- The overflow of inland or tidal waters.
  - The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
  - Sustained periods of standing water resulting from rainfall.

X Seller:   
Seller: \_\_\_\_\_

X Date: 12/2/25  
Date: \_\_\_\_\_

Copy provided to Buyer on \_\_\_\_\_ by ☒ email ☐ facsimile ☐ mail ☐ personal delivery.



## Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

When initialed by all parties, the parties acknowledge that the disclosure set forth below was provided to Buyer prior to execution of the Florida Realtors/Florida Bar Residential Contract For Sale and Purchase between the parties and the clauses below will be incorporated therein:

James Michael McGovern, Jr. (SELLER)

and \_\_\_\_\_ (BUYER)

concerning the Property described as 433 St. Lucia Ct. Satellite Beach, FL 32937

Buyer's Initials \_\_\_\_\_

Seller's Initials 

### B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

#### PART A. DISCLOSURE SUMMARY

IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THIS DISCLOSURE.

Disclosure Summary For THE MOORINGS  
(Name of Community)

1. AS A BUYER OF PROPERTY IN THIS COMMUNITY, YOU WILL BE OBLIGATED TO BE A MEMBER OF A HOMEOWNERS' ASSOCIATION ("ASSOCIATION").
2. THERE HAVE BEEN OR WILL BE RECORDED RESTRICTIVE COVENANTS ("COVENANTS") GOVERNING THE USE AND OCCUPANCY OF PROPERTIES IN THIS COMMUNITY.
3. YOU WILL BE OBLIGATED TO PAY ASSESSMENTS TO THE ASSOCIATION. ASSESSMENTS MAY BE SUBJECT TO PERIODIC CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ 50 PER YEAR. YOU WILL ALSO BE OBLIGATED TO PAY ANY SPECIAL ASSESSMENTS IMPOSED BY THE ASSOCIATION. SUCH SPECIAL ASSESSMENTS MAY BE SUBJECT TO CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ \_\_\_\_\_ PER \_\_\_\_\_.
4. YOU MAY BE OBLIGATED TO PAY SPECIAL ASSESSMENTS TO THE RESPECTIVE MUNICIPALITY, COUNTY, OR SPECIAL DISTRICT. ALL ASSESSMENTS ARE SUBJECT TO PERIODIC CHANGE.
5. YOUR FAILURE TO PAY SPECIAL ASSESSMENTS OR ASSESSMENTS LEVIED BY A MANDATORY HOMEOWNERS' ASSOCIATION COULD RESULT IN A LIEN ON YOUR PROPERTY.
6. THERE MAY BE AN OBLIGATION TO PAY RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES AS AN OBLIGATION OF MEMBERSHIP IN THE HOMEOWNERS' ASSOCIATION. IF APPLICABLE, THE CURRENT AMOUNT IS \$ \_\_\_\_\_ PER \_\_\_\_\_.
7. THE DEVELOPER MAY HAVE THE RIGHT TO AMEND THE RESTRICTIVE COVENANTS WITHOUT THE APPROVAL OF THE ASSOCIATION MEMBERSHIP OR THE APPROVAL OF THE PARCEL OWNERS.
8. THE STATEMENTS CONTAINED IN THIS DISCLOSURE FORM ARE ONLY SUMMARY IN NATURE, AND, AS A PROSPECTIVE PURCHASER, YOU SHOULD REFER TO THE COVENANTS AND THE ASSOCIATION GOVERNING DOCUMENTS BEFORE PURCHASING PROPERTY.
9. THESE DOCUMENTS ARE EITHER MATTERS OF PUBLIC RECORD AND CAN BE OBTAINED FROM THE RECORD OFFICE IN THE COUNTY WHERE THE PROPERTY IS LOCATED, OR ARE NOT RECORDED AND CAN BE OBTAINED FROM THE DEVELOPER.

DATE \_\_\_\_\_

BUYER \_\_\_\_\_

DATE \_\_\_\_\_

BUYER \_\_\_\_\_

Page 1 of 2 B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

(SEE CONTINUATION)

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**B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE (CONTINUED)****PART B.**

The Property is located in a community with a mandatory homeowners' association or an association that may require the payment of assessments, charges, or impose restrictions on the Property ("Association").

1. **APPROVAL:** The Association's approval of Buyer (CHECK ONE): ☐ is ☒ is not required. If Association approval of this transaction or the Buyer is required, this Contract is contingent upon Association approval no later than \_\_\_\_\_ (if left blank, then 5) days prior to Closing. Within \_\_\_\_\_ (if left blank, then 5) days after Effective Date, the Seller shall initiate the approval process with Association. Buyer shall pay application and related fees, as applicable, unless otherwise provided for in Association governing documents or agreed to by the parties. Buyer and Seller shall sign and deliver any documents required by the Association, provide for interviews or personal appearances, if required, and use diligent effort to timely obtain Association approval. If approval is not granted within the stated time period above, Buyer may terminate this Contract, and shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.
2. **PAYMENT OF FEES, ASSESSMENTS, AND OTHER ASSOCIATION CHARGES:**
  - (a) Buyer shall pay any application, initial contribution, and/or membership or other fees charged by Association pursuant to its governing documents or applicable Florida Statutes. If applicable, the current amount(s) is:
 

\$ _____	50	per	YEAR	for	VOLUNTARY HOA	to	_____
\$ _____		per		for		to	_____
\$ _____		per		for		to	_____
\$ _____		per		for		to	_____
  - (b) If special or other assessments levied by the Association exist as of the Effective Date, or any assessment(s) are levied after the Effective Date and prior to the Closing Date, and are due and payable in full prior to Closing Date, then Seller shall pay all such assessment(s) prior to or at Closing; or, if any such assessment(s) may be paid in installments, then Seller shall pay all installments which are due before Closing Date, prior to or at Closing, and (CHECK ONE): ☐ Buyer ☐ Seller (if left blank, then Buyer) shall pay installments due after Closing Date. If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.
  - (c) Seller shall pay, prior to or at Closing, all fines imposed against the Seller or the Property by the Association which exist as of the Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

The Association or Management Company to which assessments, special assessments or rent/land use fees are due and payable, is/are:

Contact Person \_\_\_\_\_ Clyde Bridge, President  
 Phone \_\_\_\_\_ 772-321-0446  
 Email \_\_\_\_\_ cbridge@cfl.rr.com

Contact Person \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Email \_\_\_\_\_

Additional contact information can be found on the Association's website, which is:  
 www. \_\_\_\_\_  
 www.mooringshoa.com



## HOA Information

## Required Information for Prospective Buyers

## Property Information

Address:

433 St. Lucia Ct. Satellite Beach, FL 32937

## HOA Information

Property Management Company:		Property Management Website:	
Contact Name:	Contact Phone Number:	Contact Email:	
Community/Association Website:	HOA Fees   Frequency: \$50/Voluntary	What does the Association Fee Include?	
Community Amenities:			55+ Community: Yes No <b>X</b>
Pending Assessments: Yes No	If Yes, Explain and Provide the Assessment Amount:		

## Buyer Information

Buyer Approval: Yes No <b>X</b>	**If Yes, Please Provide the Form**	Buyer Approval Fee Amt:	Buyer Approval Acceptance Period:
First Right of Refusal: Yes No <b>X</b>	**If Yes, Please Provide the Form**	First Right of Refusal Fee Amt:	First Right of Refusal Acceptance Period:

## Rental Restrictions

Rentals Allowed: Yes No	Tenant Approval: Yes No	**If Yes, Please Provide the Form**	Tenant Approval Fee Amt:
Lease Allowed During 1 <sup>st</sup> Year: Yes No	Rental Period Minimum:	Additional Info:	

## Misc Restrictions

Pet Restrictions: Yes No	Total # of Pets Allowed: Domestic	Weight Limit:	Type of Pets Allowed:
In-Ground Pool Installs Allowed: Yes No <b>X</b>	RV/Boat Parking Allowed: Yes No	Fencing Allowed: Yes No	Truck Parking Allowed: Yes No
For Sale Signs Allowed: Yes No <b>X</b>	Explain Special Sign Requirements: Residential Yard Sign	For Condo's, Specific Location for Lockbox Placement:	

## Required Documentation – The Agent Must Receive the Following Documentation within 72 hours of the Signed Listing Agreement

Email the Following Documents Directly to Your Agent OR to Listings@CarpenterKessel.com:

Declarations

Rules &amp; Regulations

By Laws

Amendments

Financial Documents Including Budget &amp; Reserves (Condos Only)

Meeting Minutes - Last Three Meetings (Condos Only)

X Seller 1 Signature:

X Date:

12/2/25

Seller 2 Signature:

Date:





**CARPENTER | KESSEL**  
HOMESELLING TEAM

**PERSONAL PROPERTY INVENTORY**

Seller 1: <div style="text-align: center; margin-top: 5px;">James Michael McGovern, Jr.</div>	Seller 2: <div style="text-align: center; margin-top: 5px;"> </div>
Property Address: <div style="text-align: center; margin-top: 5px;">433 St. Lucia Ct. Satellite Beach, FL 32937</div>	

This addendum is referenced in the Contract for Purchase and Sale between parties that have signed below and is incorporated therein by reference. The personal property included in the purchase price and listed below shall be the same property existing on the property as of the date of initial offer, with no substitutions unless agreed upon by the parties in writing. Be as specific as possible. Make an entry for EACH item.

**YES** = It's on the property and **WILL CONVEY** | **NO** = It's on the property and **WILL NOT** convey | **N/A** = It's **NOT ON THE PROPERTY** and doesn't apply

Item	Yes	No	N/A
Range (Oven & Cooktop): <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas ----- OR -----	<input checked="" type="checkbox"/>		
Wall Oven(s): <input type="checkbox"/> Electric <input type="checkbox"/> Gas ----- AND -----			<input checked="" type="checkbox"/>
Cooktop: <input type="checkbox"/> Electric <input type="checkbox"/> Gas			<input checked="" type="checkbox"/>
Refrigerator with Freezer	<input checked="" type="checkbox"/>		
Microwave Oven	<input checked="" type="checkbox"/>		
Dishwasher	<input checked="" type="checkbox"/>		
Disposal	<input checked="" type="checkbox"/>		
Water Softener   Purifier <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>
Bar Refrigerator			<input checked="" type="checkbox"/>
Separate Refrigerator   Freezer   Stand Alone Ice Maker			<input checked="" type="checkbox"/>
Wine Cooler			<input checked="" type="checkbox"/>
Compactor			<input checked="" type="checkbox"/>
Washer	<input checked="" type="checkbox"/>		
Dryer: <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	<input checked="" type="checkbox"/>		
Chandelier/Hanging Lamp Qty ____			<input checked="" type="checkbox"/>
Ceiling   Paddle Fan Qty ____	<input checked="" type="checkbox"/>		
Sconce(s): Qty ____			<input checked="" type="checkbox"/>
Draperies: Qty ____ Rods: Qty ____			<input checked="" type="checkbox"/>
Plantation Shutters: Qty ____			<input checked="" type="checkbox"/>
Shades   Blinds: Qty ____	<input checked="" type="checkbox"/>		
Mirrors   Location:	<input checked="" type="checkbox"/>		
Fireplace(s) Qty <u>2</u> <input checked="" type="checkbox"/> Wood Burning <input type="checkbox"/> Gas <input type="checkbox"/> Both	<input checked="" type="checkbox"/>		
Boat Lift: Weight ____ Davits: <input type="checkbox"/> Electric <input type="checkbox"/> Manual			<input checked="" type="checkbox"/>
Appliances Leased Describe:			<input checked="" type="checkbox"/>
Pool Table   Game Table			<input checked="" type="checkbox"/>

  

Item	Yes	No	N/A
Water Heater(s): Qty <u>1</u> <input type="checkbox"/> Tankless <input type="checkbox"/> Gas <input checked="" type="checkbox"/> Electric	<input checked="" type="checkbox"/>		
Generator: <input type="checkbox"/> Electric <input type="checkbox"/> Propane <input type="checkbox"/> Natural Gas			<input checked="" type="checkbox"/>
Storm Shutters   Panels: <input type="checkbox"/> Electric <input type="checkbox"/> Manual <input type="checkbox"/> Both			<input checked="" type="checkbox"/>
Awnings: <input type="checkbox"/> Electric <input type="checkbox"/> Manual			<input checked="" type="checkbox"/>
Propane Tank: <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>
Central Vac System   Equip + Accessories			<input checked="" type="checkbox"/>
Security Gate Remotes(s): Qty ____			<input checked="" type="checkbox"/>
Garage Door Opener(s): Qty <u>1</u> <i>Keypad</i>	<input checked="" type="checkbox"/>		
Garage Door Remote(s): Qty ____			<input checked="" type="checkbox"/>
Smart Doorbell			<input checked="" type="checkbox"/>
Smart Thermostat(s) Qty ____	<input checked="" type="checkbox"/>		
Summer Kitchen Grill			<input checked="" type="checkbox"/>
Pool: <input checked="" type="checkbox"/> Salt <input type="checkbox"/> Chlorine	<input checked="" type="checkbox"/>		
Pool Heater: <input type="checkbox"/> Gas <input checked="" type="checkbox"/> Elec <input type="checkbox"/> Solar	<input checked="" type="checkbox"/>		
Hot Tub   Spa: Heated: Yes No			<input checked="" type="checkbox"/>
Pool Cleaning Equipment	<input checked="" type="checkbox"/>		
Pool - Child Fence   Barrier			<input checked="" type="checkbox"/>
Storage Shed			<input checked="" type="checkbox"/>
Potted Plants   Lawn Ornaments   Fountains			<input checked="" type="checkbox"/>
Intercom			<input checked="" type="checkbox"/>
TV's: Qty ____ TV Mounts: Qty ____			<input checked="" type="checkbox"/>
Security System: <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>
Cameras: <input type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/>
Surround Sound (With Components) Speakers: <input type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/>
Satellite Dish   TV Antenna <input type="checkbox"/> Leased <input type="checkbox"/> Owned			<input checked="" type="checkbox"/>
Other   Notes:			

**X** Seller 1: James Michael McGovern **X** Date: 12/2/25

Seller 2: \_\_\_\_\_ Date: \_\_\_\_\_

Buyer 1: \_\_\_\_\_ Date: \_\_\_\_\_

Buyer 2: \_\_\_\_\_ Date: \_\_\_\_\_





**FREQUENTLY ASKED QUESTIONS**  
Important Information for Prospective Buyers

**Property Information**

Address:			
433 St. Lucia Ct. Satellite Beach, FL 32937			
Home Warranty: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	If yes, Company   Number:		
Lawn Service   Number:	Pool Company   Number:		
Pest Company   Number:	Termite Company   Number:	Transferable Bond: Yes <input type="checkbox"/> No <input type="checkbox"/>	

**Utility Information**

Trash Pick-Up Days	Trash:	Yard:	Recycle:
Approximate Utility Cost Per Month	Electric:	Gas:	Water:
Heat Source: Electric <input type="checkbox"/> Gas <input type="checkbox"/>			
Water Source: City Water <input checked="" type="checkbox"/> Well <input type="checkbox"/>	Sprinkler System Runs On: Well <input checked="" type="checkbox"/> City <input type="checkbox"/> Reclaimed <input type="checkbox"/>		
Plumbing Source: Sewer <input checked="" type="checkbox"/> Septic <input type="checkbox"/>	Septic Location:		

**Property Specifics**

Roof Age:	Heating & A/C System Age:	Water Heater Age:
2017	2024	2 yr.
Water Depth at Dock:	Waterfront Footage:	Type of Fencing:
Type of Flooring:	Type of Countertops:	
Property Features   Updates   Year:		

**Are You Providing a Copy of:**

Wind Mitigation: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Four-Point Inspection: Yes <input type="checkbox"/> No <input type="checkbox"/>	Survey: Yes <input type="checkbox"/> No <input type="checkbox"/>
Insurance Declaration Page: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Approximate Insurance Cost Per Year:	

X Seller 1 Signature:

X Date:

12/2/25

Seller 2 Signature:

Date:

**FREQUENTLY ASKED QUESTIONS****Important Information for Prospective Buyers****Property Defects**

Please list any items on the property that are not working and/or are defective (e.g. pool light does not turn on, ice maker does not work, etc.)

**X** Seller 1 Signature: Jim McAllister **X** Date: 12/2/25  
Seller 2 Signature: \_\_\_\_\_ Date: \_\_\_\_\_



433 Saint Lucia Ct, Satellite Beach, FL 32937  
Floor 1

Floor plans/tour cannot be used for building or design purposes. Sizes and dimensions are approximate.