

# Buyer Info Packet

4780 Navaho Trl. Merritt Island, FL 32953

<i>SPD</i> .....	<i>2</i>
<i>Flood Disclosure</i> .....	<i>6</i>
<i>HOA Disclosure</i> .....	<i>7</i>
<i>HOA Info Sheet</i> .....	<i>9</i>
<i>PPI</i> .....	<i>10</i>
<i>FAQ</i> .....	<i>11</i>
<i>Floor Plan</i> .....	<i>13</i>

### Seller's Property Disclosure – Residential

**Notice to Licensee and Seller:** Only the Seller should fill out this form.

**Notice to Seller:** Florida law<sup>1</sup> requires a **Seller** of a home to disclose to the **Buyer** all known facts that materially affect the value of the property being sold and that are not readily observable or known by the **Buyer**. This disclosure form is designed to help you comply with the law. However, this disclosure form may not address every significant issue that is unique to the Property. You should think about what you would want to know if you were buying the Property today; and if you need more space for additional information, comments, or explanations, check the Paragraph 12 checkbox and attach an addendum.

**Notice to Buyer:** The following representations are made by **Seller** and **not** by any real estate licensee. This disclosure is not a guaranty or warranty of any kind. It is not a substitute for any inspections, warranties, or professional advice you may wish to obtain. It is not a substitute for your own personal judgment and common sense. The following information is based only upon **Seller's** actual knowledge of the Property's condition. **Sellers** can disclose only what they actually know. **Seller** may not know about all material or significant items. You should have an independent, professional home inspection to verify the condition of the Property and determine the cost of repairs, if any. This disclosure is not a contract and is not intended to be a part of any contract for sale and purchase.

**Seller** makes the following disclosure regarding the property described as: \_\_\_\_\_  
4780 Navaho Trl. Merritt Island, FL 32953 (the "Property")

The Property is owner occupied tenant occupied unoccupied (If unoccupied, how long has it been since **Seller** occupied the Property? \_\_\_\_\_)

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
<b>1. Structures; Systems; Appliances</b>			
(a) Are the structures including roofs; ceilings; walls; doors; windows; foundation; and pool, hot tub, and spa, if any, structurally sound and free of leaks?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Is seawall, if any, and dockage, if any, structurally sound?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Are existing major appliances and heating, cooling, mechanical, electrical, security, and sprinkler systems, in working condition, i.e., operating in the manner in which the item was designed to operate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) Does the Property have aluminum wiring other than the primary service line?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Are any of the appliances leased? If yes, which ones: _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) If any answer to questions 1(a) – 1(c) is no, please explain: _____			
<b>2. Termites; Other Wood-Destroying Organisms; Pests</b>			
(a) Are termites; other wood-destroying organisms, including fungi; or pests present on the Property or has the Property had any structural damage by them?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Has the Property been treated for termites; other wood-destroying organisms, including fungi; or pests?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) If any answer to questions 2(a) - 2(b) is yes, please explain: <u>Termite</u> <u>Bond w/ termite</u>			
<b>3. Water Intrusion; Drainage; Flooding</b>			
(a) Has past or present water intrusion affected the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Have past or present drainage or flooding problems affected the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Is any of the Property located in a special flood hazard area?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Is any of the Property located seaward of the coastal construction control line?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(e) Does your lender require flood insurance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) Do you have an elevation certificate? If yes, please attach a copy.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(g) If any answer to questions 3(a) - 3(d) is yes, please explain: _____			

<sup>1</sup> Johnson v. Davis, 480 So.2d 625 (Fla. 1985).

Seller [Signature] and Buyer [Signature] acknowledge receipt of a copy of this page, which is Page 1 of 4  
SPDR-4x Rev 3/25

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>
<b>4. Plumbing</b>			
(a) What is your drinking water source? <input checked="" type="checkbox"/> public <input type="checkbox"/> private <input type="checkbox"/> well <input type="checkbox"/> other			
(b) Have you ever had a problem with the quality, supply, or flow of potable water?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) Do you have a water treatment system? If yes, is it <input type="checkbox"/> owned <input type="checkbox"/> leased?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(d) Do you have a <input type="checkbox"/> sewer, or <input checked="" type="checkbox"/> septic system? If septic system, describe the location of each system: <u>NW Front yard</u>			
(e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(f) Are there or have there been any defects to the water system, septic system, drain fields or wells?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(g) Have there been any plumbing leaks since you have owned the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(h) Are any polybutylene pipes on the Property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(i) If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain: _____			

<b>5. Roof and Roof-Related Items</b>			
(a) To your knowledge, is the roof structurally sound and free of leaks?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) The age of the roof is _____ years OR date installed <u>2018</u>			
(c) Has the roof ever leaked during your ownership?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(d) To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof? If yes, please explain: _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Are you aware of any defects to the roof, fascia, soffits, flashings or any other component of the roof system? If yes, please explain: <u>minor leak during major storm</u> <u>+ no defects found, Has not leaked since</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<b>6. Pools; Hot Tubs; Spas</b>			
<b>Note:</b> Florida law requires swimming pools, hot tubs, and spas that received a certificate of completion on or after October 1, 2000, to have at least one safety feature as specified by Section 515.27, Florida Statutes.			
(a) If the Property has a swimming pool, hot tub, or spa that received a certificate of completion on or after October 1, 2000, indicate the existing safety feature(s): <input checked="" type="checkbox"/> enclosure that meets the pool barrier requirements <input type="checkbox"/> approved safety pool cover <input type="checkbox"/> required door and window exit alarms <input type="checkbox"/> required door locks <input type="checkbox"/> none			
(b) Has an in-ground pool on the Property been demolished and/or filled?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

<b>7. Sinkholes</b>			
<b>Note:</b> When an insurance claim for sinkhole damage has been made by the seller and paid by the insurer, Section 627.7073(2)(c), Florida Statutes, requires the seller to disclose to the buyer that a claim was paid and whether or not the full amount paid was used to repair the sinkhole damage.			
(a) Does past or present settling, soil movement, or sinkhole(s) affect the Property or adjacent properties?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(b) Has any insurance claim for sinkhole damage been made? If yes, was the claim paid? <input type="checkbox"/> yes <input type="checkbox"/> no If the claim was paid, were all the proceeds used to repair the damage? <input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
(c) If any answer to questions 7(a) - 7(b) is yes, please explain: _____			

  
 Seller \_\_\_\_\_ and Buyer \_\_\_\_\_ acknowledge receipt of a copy of this page, which is Page 2 of 4  
 SPDR-4X Rev 3/25

- |   | <u>Yes</u>                          | <u>No</u>                           | <u>Don't Know</u>        |
|---|-------------------------------------|-------------------------------------|--------------------------|
| <b>8. Homeowners' Association Restrictions; Boundaries; Access Roads</b>  |                                     |                                     |                          |
| (a) Is membership in a homeowner's association mandatory or do any covenants, conditions or restrictions (CCRs) affect the Property? (CCRs include deed restrictions, restrictive covenants and declaration of covenants.)<br><b>Notice to Buyer:</b> If yes, you should read the association's official records and/or the CCRs before making an offer to purchase. These documents contain information on significant matters, such as recurring dues or fees; special assessments; capital contributions, penalties; and architectural, building, landscaping, leasing, parking, pet, resale, vehicle and other types of restrictions. | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| (b) Are there any proposed changes to any of the restrictions?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Are any driveways, walls, fences, or other features shared with adjoining landowners?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) Are there boundary line disputes or easements affecting the Property?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (f) Are you aware of any existing, pending or proposed legal or administrative action affecting homeowner's association common areas (such as clubhouse, pools, tennis courts or other areas)?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (g) Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property?<br>If yes, is there a right of entry? <input type="checkbox"/> yes <input type="checkbox"/> no  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (h) Are access roads <input type="checkbox"/> private <input checked="" type="checkbox"/> public? If private, describe the terms and conditions of the maintenance agreement: _____   |                                     |                                     |                          |
| (i) If any answer to questions 8(a) - 8(g) is yes, please explain: <u>HOA membership mandatory</u>  |                                     |                                     |                          |

- |  |                          |                                     |                          |
|--|--------------------------|-------------------------------------|--------------------------|
| <b>9. Environmental</b>  |                          |                                     |                          |
| (a) Was the Property built before 1978?<br>If yes, please see Lead-Based Paint Disclosure.   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (b) Does anything exist on the Property that may be considered an environmental hazard, including but not limited to, lead-based paint; asbestos; mold; urea formaldehyde; radon gas; methamphetamine contamination; defective drywall; fuel, propane, or chemical storage tanks (active or abandoned); or contaminated soil or water? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (c) Has there been any damage, clean up, or repair to the Property due to any of the substances or materials listed in subsection (b) above?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (e) If any answer to questions 9(b) - 9(d) is yes, please explain: _____   |                          |                                     |                          |

- |  |                          |                                     |                                     |
|--|--------------------------|-------------------------------------|-------------------------------------|
| <b>10. Governmental, Claims and Litigation</b>   |                          |                                     |                                     |
| (a) Are there any existing, pending or proposed legal or administrative claims affecting the Property?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (b) Are you aware of any existing or proposed municipal or county special assessments affecting the Property?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (c) Is the Property subject to any Qualifying Improvements assessment per Section 163.081, Florida Statutes?   | <input type="checkbox"/> | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| (d) Are you aware of the Property ever having been, or is it currently, subject to litigation or claim, including but not limited to, defective building products, construction defects and/or title problems? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| (e) Have you ever had any claims filed against your homeowner's Insurance policy?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |

Seller  and Buyer  (\_\_\_\_) (\_\_\_\_) acknowledge receipt of a copy of this page, which is Page 3 of 4  
SPDR-4X Rev 3/25

- (f) Are there any zoning violations or nonconforming uses?
- (g) Are there any zoning restrictions affecting improvements or replacement of the Property?
- (h) Do any zoning, land use or administrative regulations conflict with the existing use of the Property?
- (i) Do any restrictions, other than association or flood area requirements, affect improvements or replacement of the Property?
- (j) Are any improvements located below the base flood elevation?
- (k) Have any improvements been constructed in violation of applicable local flood guidelines?
- (l) Have any improvements to the Property, whether by your or by others, been constructed in violation of building codes or without necessary permits?
- (m) Are there any active permits on the Property that have not been closed by a final inspection?
- (n) Is there any violation or non-compliance regarding any unrecorded liens; code enforcement violations; or governmental, building, environmental and safety codes, restrictions or requirements?
- (o) If any answer to questions 10(a) - 10(n) is yes, please explain: \_\_\_\_\_  
\_\_\_\_\_
- (p) Is the Property located in a historic district?
- (q) Is the Seller aware of any restrictions as a result of being located in a historic district?
- (r) Are there any active or pending applications or permits with a governing body over the historic district?
- (s) Are there any violations of the rules applying to properties in a historic district?
- (t) If the answer to 10(q) - 10(s) is yes, please explain: \_\_\_\_\_  
\_\_\_\_\_

11. Foreign Investment in Real Property Tax Act ("FIRPTA")

- (a) Is the Seller subject to FIRPTA withholding per Section 1445 of the Internal Revenue Code?     
If yes, Buyer and Seller should seek legal and tax advice regarding compliance.

12.  (If checked) Other Matters; Additional Comments: The attached addendum contains additional information, explanation, or comments.

Seller represents that the information provided on this form and any attachments is accurate and complete to the best of Seller's knowledge on the date signed by Seller. Seller authorizes listing broker to provide this disclosure statement to real estate licensees and prospective buyers of the Property. Seller understands and agrees that Seller will promptly notify Buyer in writing if any information set forth in this disclosure statement becomes inaccurate or incorrect.

X Seller: Colleen Kettles / Colleen Kettles, Trustee X Date: 2/17/26  
(signature) (print)

X Seller: James Doug Kettles / Doug Kettles, Trustee X Date: 2/17/26  
(signature) (print)

Buyer acknowledges that Buyer has read, understands, and has received a copy of this disclosure statement.

Buyer: \_\_\_\_\_ / \_\_\_\_\_ Date: \_\_\_\_\_  
(signature) (print)

Buyer: \_\_\_\_\_ / \_\_\_\_\_ Date: \_\_\_\_\_  
(signature) (print)

 Seller \_\_\_\_\_ and Buyer \_\_\_\_\_ acknowledge receipt of a copy of this page, which is Page 4 of 4  
 SPDR-4 Rev 3/25

**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, Kettles Family Trust, provides Buyer the following flood disclosure at or before the time the sales contract is executed.

Property address: \_\_\_\_\_

4780 Navaho Trl. Merritt Island, FL 32953

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:
  - a. The overflow of inland or tidal waters.
  - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
  - c. Sustained periods of standing water resulting from rainfall.

X Seller: [Signature]

X Seller: Allen dx

X Date: 2/17/26

X Date: 2/17/26

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:

Kettles Family Trust (SELLER)  
and \_\_\_\_\_ (BUYER)  
concerning the Property described as \_\_\_\_\_  
4780 Navaho Trl. Merritt Island, FL 32953

Buyer's Initials \_\_\_\_\_ Seller's Initials KFD XAC

## 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 INDIAN BAY ESTATES PHASE 1  
(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 \$ 410 ~~385.00~~ 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 \_\_\_\_\_

**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:

\$ 410 ~~385.00~~ per YEAR for HOA to \_\_\_\_\_  
\$ 490 per Year for pond maintenance to Pond Science  
\$ \_\_\_\_\_ 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:

\_\_\_\_\_ TCB Property Management \_\_\_\_\_  
Contact Person Renae Foster Contact Person \_\_\_\_\_  
Phone 321-536-3166 Phone \_\_\_\_\_  
Email renae@tcbproperty.com Email \_\_\_\_\_

Additional contact information can be found on the Association's website, which is:

www. https://tcbproperty.com/indian-bay-estates-hoa/



HOA Information

Required Information for Prospective Buyers

Property Information

Address: 4780 Navaho Trl. Merritt Island, FL 32953

HOA Information

Property Management Company: TCB Property Management
Property Management Website: https://tcbproperty.com/indian-bay-estates-hoa/
Contact Name: Renae Foster
Contact Phone Number: 321.536.3166
Contact Email: renae@tcbproperty.com
HOA Fees | Frequency: \$410 \$365/YEARLY
What does the Association Fee Include? Boat dock & launch, Management (off-site)
Community Amenities: \$490/Yearly Boat Dock & Launch
55+ Community: Yes No
Pending Assessments: Yes No

Buyer Information

Buyer Approval: Yes No
First Right of Refusal: Yes No
Buyer Approval Fee Amt:
Buyer Approval Acceptance Period:
First Right of Refusal Fee Amt:
First Right of Refusal Acceptance Period:

Rental Restrictions

Rentals Allowed: Yes No
Tenant Approval: Yes No
Lease Allowed During 1st Year: Yes No
Rental Period Minimum:
Additional Info:

Pisc Restrictions

Pet Restrictions: Yes No
Total # of Pets Allowed:
Weight Limit:
Type of Pets Allowed:
In-Ground Pool Installs Allowed: Yes No
RV/Boat Parking Allowed: Yes No
Fencing Allowed: Yes No
Truck Parking Allowed: Yes No
For Sale Signs Allowed: Yes No
Explain Special Sign Requirements: blocked from view
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 & Regulations
By Laws
Amendments
Financial Documents Including Budget & Reserves (Condos Only)
Meeting Minutes - Last Three Meetings (Condos Only)

Agent 1 Signature: [Signature] Date: 2/17/26
Agent 2 Signature: [Signature] Date: 2/17/26



**PERSONAL PROPERTY INVENTORY**

Seller 1: <p style="text-align: center;">Kettles Family Trust</p>	Seller 2:
Property Address: <p style="text-align: center;">4780 Navaho Trl. Merritt Island, FL 32953</p>	

**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 type="checkbox"/> Electric <input type="checkbox"/> Gas <p style="text-align: center;">----- OR -----</p>			✓
Wall Oven(s): <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas <p style="text-align: center;">----- AND -----</p>	✓		
Cooktop: <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	✓		
Refrigerator with Freezer	✓		
Microwave Oven	✓		
Dishwasher	✓		
Disposal	✓		
Water Softener   Purifier <input type="checkbox"/> Owned <input type="checkbox"/> Leased			✓
Bar Refrigerator			✓
Separate Refrigerator   Freezer   Stand Alone Ice Maker		✓	
Wine Cooler			✓
Compactor			✓
Washer	✓		
Dryer: <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	✓		
Chandelier/Hanging Lamp Qty ___	✓		
Ceiling   Paddle Fan Qty ___	✓		
Sconce(s): Qty ___	✓		
Draperies: Qty ___ Rods: Qty ___	✓		
Plantation Shutters: Qty ___			✓
Shades   Blinds: Qty ___	✓		
Mirrors   Location:	✓		
Fireplace(s) Qty <u>1</u> <input checked="" type="checkbox"/> Wood Burning <input type="checkbox"/> Gas <input type="checkbox"/> Both	✓		
Boat Lift: Weight ___ Davits: <input type="checkbox"/> Electric <input type="checkbox"/> Manual			✓
Appliances Leased Describe:			✓
Pool Table   Game Table			✓

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

X Seller 1: [Signature] X Date: 2/17/24 Buyer 1: \_\_\_\_\_ Date: \_\_\_\_\_  
X Seller 2: [Signature] X Date: 2/17/24 Buyer 2: \_\_\_\_\_ Date: \_\_\_\_\_



FREQUENTLY ASKED QUESTIONS

Important Information for Prospective Buyers

Property Information

Address: 4780 Navaho Trl. Merritt Island, FL 32953

Home Warranty: Yes  No  If yes, Company | Number:

Lawn Service | Number: Fernin Garcia \$110/mo Pool Company | Number: N/A

Pest Company | Number: Blacks / Dead bug Dave 321-368-3999 Termite Company | Number: Terminex Transferable Bond:  Yes  No

Utility Information

Trash Pick-Up Days: Tues+Fri Trash: Thurs Yard: Thurs Recycle:

Approximate Utility Cost Per Month: Electric: \$250 Gas: \$35/mo Water: \$35/mo Heat Source:  Electric  Gas

Water Source:  City Water  Well Sprinkler System Runs On:  Well  City  Reclaimed

Plumbing Source:  Sewer  Septic Septic Location: Front yard NW

Property Specifics

Roof Age: 2018 Heating & A/C System Age: 2013 Water Heater Age: 2019

Water Depth at Dock: Waterfront Footage: Type of Fencing: NA

Type of Flooring: carpet + tile Type of Countertops: Granite

Property Features | Updates | Year:

Are You Providing a Copy of:

Wind Mitigation: Yes  No  Four-Point Inspection: Yes  No  Survey:  Yes  No

Insurance Declaration Page: Yes  No  Approximate Insurance Cost Per Year: \$4500 wind

X Seller 1 Signature: [Signature] X Date: 2/17/26

X Seller 2 Signature: [Signature] X Date: 2/17/26



**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.)

*See prop Disclosure*

X Seller 1 Signature: *[Signature]* X Date: *2/17/26*  
X Seller 2 Signature: *[Signature]* X Date: *2/17/26*

