

# Buyer Info Packet

498 CHAMBERLIN AVE NW PALM BAY FL 32907

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### 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: 498 CHAMBERLIN AVE NW PALM BAY FL 32907  
(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 type="checkbox"/>	<input type="checkbox"/>	<input checked="" 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: _____			<input type="checkbox"/>
<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: _____			
<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: _____			<input type="checkbox"/>

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

Seller [Signature] (\_\_\_\_\_) and Buyer (\_\_\_\_\_) (\_\_\_\_\_) acknowledge receipt of a copy of this page, which is Page 1 of 4

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**8. Homeowners' Association Restrictions; Boundaries; Access Roads**

**Yes**      **No**      **Don't Know**

(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.)

**Notice to Buyer:** 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.

(b) Are there any proposed changes to any of the restrictions?

(c) Are any driveways, walls, fences, or other features shared with adjoining landowners?

(d) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands?

(e) Are there boundary line disputes or easements affecting the Property?

(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)?

(g) Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property?

If yes, is there a right of entry?  yes  no

(h) Are access roads  private  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: \_\_\_\_\_

**9. Environmental**

(a) Was the Property built before 1978?

If yes, please see Lead-Based Paint Disclosure.

(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?

(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?

(d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property?

(e) If any answer to questions 9(b) - 9(d) is yes, please explain: \_\_\_\_\_

**10. Governmental, Claims and Litigation**

(a) Are there any existing, pending or proposed legal or administrative claims affecting the Property?

(b) Are you aware of any existing or proposed municipal or county special assessments affecting the Property?

(c) Is the Property subject to any Qualifying Improvements assessment per Section 163.081, Florida Statutes?

(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?

(e) Have you ever had any claims filed against your homeowner's Insurance policy?

Seller (  ) and Buyer ( ) ( ) acknowledge receipt of a copy of this page, which is Page 3 of 4  
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4. Plumbing

Yes No Don't Know

- (a) What is your drinking water source? [X] public [ ] private [ ] well [ ] other
(b) Have you ever had a problem with the quality, supply, or flow of potable water? [ ] [X] [ ]
(c) Do you have a water treatment system? [ ] [X] [ ]
If yes, is it [ ] owned [ ] leased?
(d) Do you have a [X] sewer or [ ] septic system? If septic system, describe the location of each system:
(e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property? [ ] [ ] [X]
(f) Are there or have there been any defects to the water system, septic system, drain fields or wells? [ ] [X] [ ]
(g) Have there been any plumbing leaks since you have owned the Property? [ ] [X] [ ]
(h) Are any polybutylene pipes on the Property? [ ] [X] [ ]
(i) If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain:

5. Roof and Roof-Related Items

- (a) To your knowledge, is the roof structurally sound and free of leaks? [X] [ ] [ ]
(b) The age of the roof is 11 years OR date installed
(c) Has the roof ever leaked during your ownership? [ ] [X] [ ]
(d) To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof? [ ] [X] [ ]
If yes, please explain:
(e) Are you aware of any defects to the roof, fascia, soffits, flashings or any other component of the roof system? [ ] [X] [ ]
If yes, please explain:

6. Pools; Hot Tubs; Spas

Note: 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): [X] enclosure that meets the pool barrier requirements [ ] approved safety pool cover [ ] required door and window exit alarms [ ] required door locks [ ] none
(b) Has an in-ground pool on the Property been demolished and/or filled? [ ] [X] [ ]

7. Sinkholes

Note: 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? [ ] [X] [ ]
(b) Has any insurance claim for sinkhole damage been made? [ ] [X] [ ]
If yes, was the claim paid? [ ] yes [ ] no If the claim was paid, were all the proceeds used to repair the damage? [ ] yes [ ] no
(c) If any answer to questions 7(a) - 7(b) is yes, please explain:

Seller (Signature) and Buyer ( ) ( ) acknowledge receipt of a copy of this page, which is Page 2 of 4 SPDR-4x Rev 3/25

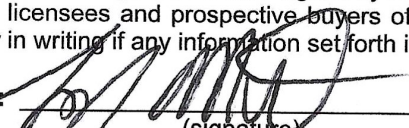
- (f) Are there any zoning violations or nonconforming uses?
- (g) Are there any zoning restrictions affecting improvements or replacement of the Property?
- (h) Do any zoning, land use or administrative regulations conflict with the existing use of the Property?
- (i) Do any restrictions, other than 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.

Seller:  / MASTRACCIO, FRANK Date: 5/15/20  
 (signature) (print)

Seller: \_\_\_\_\_ / \_\_\_\_\_ Date: \_\_\_\_\_  
 (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  
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**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, MASTRACCIO, FRANK, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.


Property address: 498 CHAMBERLIN AVE NW PALM BAY FL 32907

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.

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

Date: 5/15/26  
 Date: \_\_\_\_\_

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



**PERSONAL PROPERTY INVENTORY**

Seller 1: <p style="text-align: center; margin: 0;">MASTRACCIO, FRANK</p>	Seller 2:
Property Address: <p style="text-align: center; margin: 0;">498 CHAMBERLIN AVE NW PALM BAY FL 32907</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 checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	<input checked="" type="checkbox"/>		
----- OR -----			
Wall Oven(s): <input type="checkbox"/> Electric <input type="checkbox"/> Gas		<input checked="" type="checkbox"/>	
----- AND -----			
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 type="checkbox"/>		<input checked="" type="checkbox"/>	
Ceiling   Paddle Fan Qty <u>8</u>	<input checked="" type="checkbox"/>		
Sconce(s): Qty <input type="checkbox"/>		<input checked="" type="checkbox"/>	
Draperies: Qty <input type="checkbox"/> Rods: Qty <input type="checkbox"/>		<input checked="" type="checkbox"/>	
Plantation Shutters: Qty <input type="checkbox"/>		<input checked="" type="checkbox"/>	
Shades   Blinds: Qty <input type="checkbox"/>		<input checked="" type="checkbox"/>	
Mirrors   Location: <u>Bathrooms</u>	<input checked="" type="checkbox"/>		
Fireplace(s) Qty <input type="checkbox"/> <input type="checkbox"/> Wood Burning <input type="checkbox"/> Gas <input type="checkbox"/> Both		<input checked="" type="checkbox"/>	
Boat Lift: Weight <input type="checkbox"/> 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 type="checkbox"/>		<input checked="" type="checkbox"/>	
Garage Door Opener(s): Qty <u>2</u>	<input checked="" type="checkbox"/>		
Garage Door Remote(s): Qty <input type="checkbox"/>		<input checked="" type="checkbox"/>	
Smart Doorbell		<input checked="" type="checkbox"/>	
Smart Thermostat(s) Qty <u>1</u>	<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 <input type="checkbox"/> TV Mounts: Qty <u>2</u>	<input checked="" type="checkbox"/>		
Security System: <input type="checkbox"/> Owned <input type="checkbox"/> Leased Cameras: <input type="checkbox"/> Yes <input checked="" 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:		<input checked="" type="checkbox"/>	

Seller 1: [Signature] Date: 5/15/26 Buyer 1: \_\_\_\_\_ Date: \_\_\_\_\_  
 Seller 2: \_\_\_\_\_ Date: \_\_\_\_\_ Buyer 2: \_\_\_\_\_ Date: \_\_\_\_\_



FREQUENTLY ASKED QUESTIONS

Important Information for Prospective Buyers

Property Information

Address:		
498 CHAMBERLIN AVE NW PALM BAY FL 32907		
Home Warranty: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	If yes, Company   Number:	
Lawn Service   Number: N/A	Pool Company   Number: N/A	
Pest Company   Number: N/A	Termite Company   Number: N/A	Transferable Bond: Yes <input type="checkbox"/> No <input type="checkbox"/>

Utility Information

Trash Pick-Up Days: mon/thurs	Trash:	Yard:	Recycle:
Approximate Utility Cost Per Month: 150	Electric:	Gas:	Water: 50
Heat Source: <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	Water Source: <input checked="" type="checkbox"/> City Water <input type="checkbox"/> Well	Sprinkler System Runs On: <input checked="" type="checkbox"/> Well <input type="checkbox"/> City <input type="checkbox"/> Reclaimed	
Plumbing Source: <input checked="" type="checkbox"/> Sewer <input type="checkbox"/> Septic	Septic Location:		

Property Specifics

Roof Age: 14 Years 2015	Heating & A/C System Age: 7 Years	Water Heater Age: 2 years
Water Depth at Dock: N/A	Waterfront Footage: N/A	Type of Fencing:
Type of Flooring: Porcelain / LVP / Carpet	Type of Countertops: Quartz	
Property Features   Updates   Year:		

Are You Providing a Copy of:

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

Seller 1 Signature: [Signature]  
 Seller 2 Signature: \_\_\_\_\_

Date: 5/15/26  
 Date: \_\_\_\_\_



**FREQUENTLY ASKED QUESTIONS**

**Important Information for Prospective Buyers**

**Property Defects**

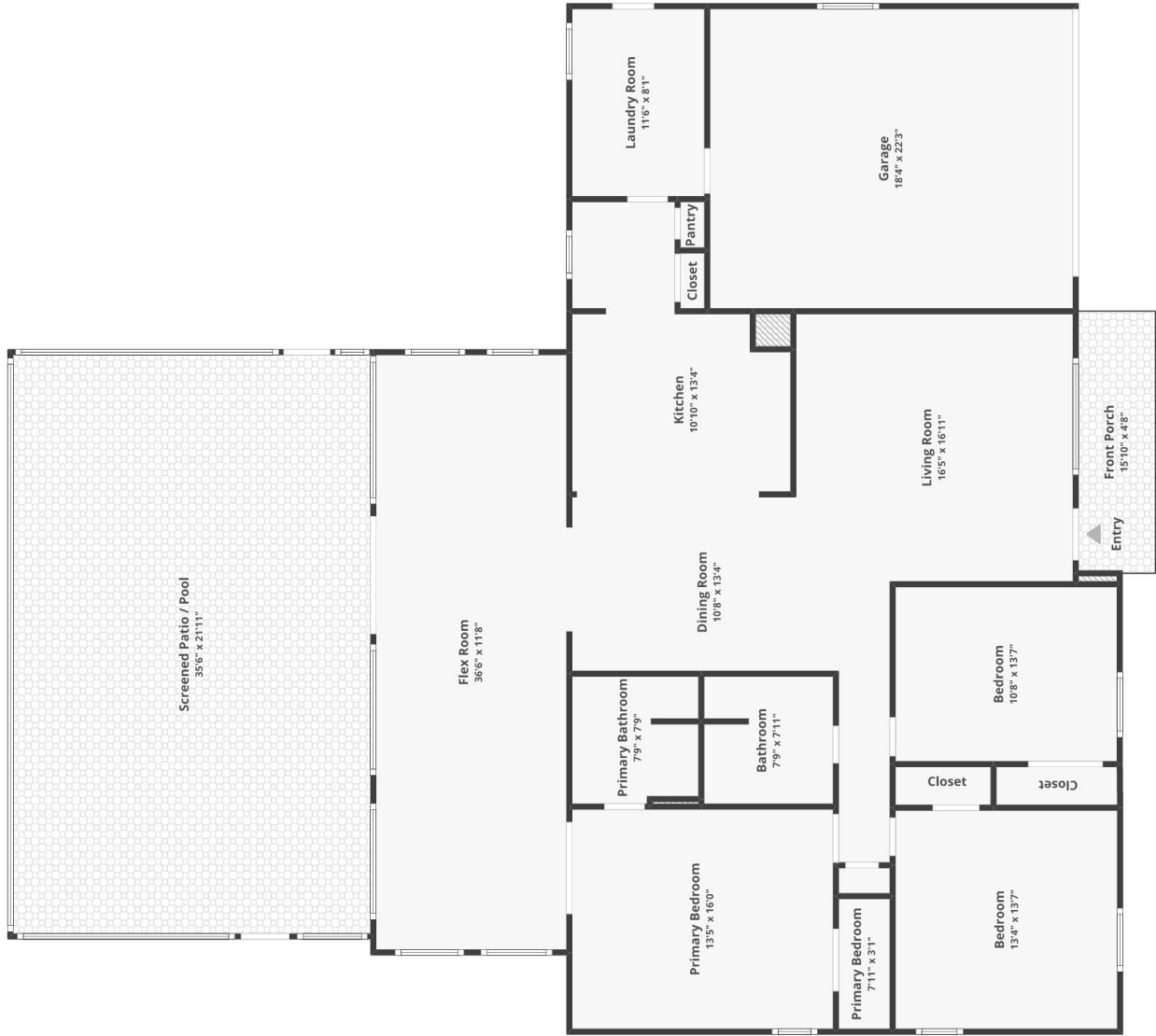
Please list any items on the property that are not working and/or are defective (e.g. pool light does not turn on, ice maker does not work, etc.)

Seller 1 Signature: 

Date: 5/15/26

Seller 2 Signature: \_\_\_\_\_

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



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