

Buyer Info Packet

1197 Palo Alto St. SE, Palm Bay, FL 32909

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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 law¹ 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 licenses. 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 a contract for sale and purchase.

Seller makes the following disclosure regarding the property described as: 1197 Palo Alto Street SE, Palm Bay, FL 32909
(the "Property")

The Property is ☒ Owner occupied ☐ Tenant occupied ☐ Unoccupied (If unoccupied, how long has it been since Seller occupied the Property? _____)

	Yes	No	Don't Know
1. Structures; Systems; Appliances			
(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?	☒	☐	☐ MC
(b) Is seawall, if any, and dockage, if any, structurally sound?	☐	☐	☐
(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?	☒	☐	☐
(d) Does the Property have aluminum wiring other than the primary service line?	☐	☐	☒
(e) Are any of the appliances leased? If yes, which ones: _____	☐	☒	☐
(f) If any answer to questions 1(a) – 1(c) is no, please explain: _____			
2. Termites; Other Wood-Destroying Organisms; Pests			
(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?	☐	☒	☐
(b) Has the Property been treated for termites; other wood-destroying organisms, including fungi; or pests?	☐	☒	☐
(c) If any answer to questions 2(a) – 2(b) is yes, please explain: _____			
3. Water Intrusion; Drainage; Flooding			
(a) Has past or present water intrusion affected the Property?	☐	☒	☐
(b) Have past or present drainage or flooding problems affected the Property?	☐	☒	☐
(c) Is any of the Property located in a special flood hazard area?	☐	☒	☐
(d) Is any of the Property located seaward of the coastal construction control line?	☐	☒	☐
(e) Does your lender require flood insurance?	☐	☒	☐
(f) Do you have an elevation certificate? If yes, please attach a copy.	☐	☐	☒
(g) If any answer to questions 3(a) – 3(d) is yes, please explain: _____			

¹ 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

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4. Plumbing

- (a) What is your drinking water source? ☐ public ☐ private ☒ well ☐ other
- (b) Have you ever had a problem with the quality, supply, or flow of potable water? ☐ Yes ☒ No ☐ Don't Know
- (c) Do you have a water treatment system? ☒ Yes ☐ No ☐ Don't Know
If yes, is it ☒ owned ☐ leased?
- (d) Do you have a ☐ sewer or ☒ septic system? If septic system, describe the location of each system: IN FRONT YARD IN FRONT OF BEDROOM WINDOW
- (e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property? ☐ Yes ☒ No ☐ Don't Know
- (f) Are there or have there been any defects to the water system, septic system, drain fields or wells? ☐ Yes ☒ No ☐ Don't Know
- (g) Have there been any plumbing leaks since you have owned the Property? ☐ Yes ☒ No ☐ Don't Know
- (h) Are any polybutylene pipes on the Property? ☐ Yes ☐ No ☒ Don't Know
- (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? ☒ Yes ☐ No ☐ Don't Know
- (b) The age of the roof is _____ years OR date installed JANUARY 2022
- (c) Has the roof ever leaked during your ownership? ☐ Yes ☒ No ☐ Don't Know
- (d) To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof? ☐ Yes ☒ No ☐ Don't Know
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? ☐ Yes ☒ No ☐ Don't Know
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):
☐ 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? ☐ Yes ☒ No ☐ Don't Know

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? ☐ Yes ☒ No ☐ Don't Know
- (b) Has any insurance claim for sinkhole damage been made?
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:

8. Homeowners' Association Restrictions; Boundaries; Access Roads

- (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? ☐ Yes ☒ No ☐ Don't Know
- (c) Are any driveways, walls, fences, or other features shared with adjoining landowners? ☐ Yes ☒ No ☐ Don't Know
- (d) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands? ☐ Yes ☒ No ☐ Don't Know
- (e) Are there boundary line disputes or easements affecting the Property? ☐ Yes ☒ No ☐ Don't Know
- (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)? ☐ Yes ☒ No ☐ Don't Know
- (g) Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property? ☐ Yes ☒ No ☐ Don't Know
- 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? ☐ Yes ☒ No ☐ Don't Know
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? ☒ Yes ☐ No ☐ Don't Know
- (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? ☐ Yes ☒ No ☐ Don't Know
- (d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property? ☐ Yes ☒ No ☐ Don't Know
- (e) If any answer to questions 9(b) - 9(d) is yes, please explain: SMALL TANKS FOR BARQ AND GENERATOR

10. Governmental, Claims and Litigation

- (a) Are there any existing, pending or proposed legal or administrative claims affecting the Property? ☐ Yes ☒ No ☐ Don't Know
- (b) Are you aware of any existing or proposed municipal or county special assessments affecting the Property? ☐ Yes ☒ No ☐ Don't Know
- (c) Is the Property subject to any Qualifying Improvements assessment per Section 168.061, Florida Statutes? ☐ Yes ☒ No ☐ Don't Know
- (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? ☐ Yes ☒ No ☐ Don't Know
- (e) Have you ever had any claims filed against your homeowner's insurance policy? ☐ Yes ☒ No ☐ Don't Know

Seller (AW) and Buyer (_____) acknowledge receipt of a copy of this page, which is Page 3 of 4
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- (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 you 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(c) - 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: Gordon Wilson (signature) / Gordon Wilson (print) Date: 20 July 2026

Seller: ANNEM WILSON (signature) / ANNEM WILSON (print) Date: 20 JULY 2026

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 (Gordon Wilson) and Buyer (_____) (_____) acknowledge receipt of a copy of this page, which is Page 4 of 4.

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32026 FIDUCIARY REALTOR®

eSign ID: 27ac4755-468f-432a-a37f-f277f4588491

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, Gordon Morrison Wilson, Anne Margaret Wilson, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 1197 Palo Alto St SE, Palm Bay, FL 32909

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: Gordon Morrison Wilson

Gordon Morrison Wilson

Date: 07/10/2026

Seller: Anne Margaret Wilson

Anne Margaret Wilson

Date: 07/11/2026

Copy provided to Buyer on _____ by ☐ email ☐ facsimile ☐ mail ☐ personal delivery.



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HOMESELLING TEAM

PERSONAL PROPERTY INVENTORY

Seller 1:

Gordon Wilson

Seller 2:

Anne Wilson

Property Address:

1197 Palo Alto Street SE, Palm Bay, FL 32909

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	Item	Yes	No	N/A
Range (Oven & Cooktop): <u>Electric</u> ☒ Gas ☒	☒			Water Heater(s): Qty <u> </u> ☒ Tankless ☒ Gas ☒ Electric ☒	☒		
Wall Oven(s): <u>Electric</u> ☐ Gas ☐			☒	Generator: ☒ Electric ☒ Propane ☐ Natural Gas ☐	☒		
Cooktop: <u>Electric</u> ☒ Gas ☐	☒			Storm Shutters Panels: ☒ Electric ☒ Manual ☐ Both <u>2x10E</u>	☒		
Refrigerator with Freezer	☒			Awnings: ☐ Electric ☐ Manual			☒
Microwave Oven	☒			Propane Tank: ☐ Owned ☒ Leased	☒		
Dishwasher	☒			Central Vac System Equip + Accessories			☒
Disposal			☒	Security Gate Remotes(s): Qty <u> </u>			☒
Water Softener Purifier ☒ Owned ☐ Leased	☒			Garage Door Opener(s): Qty <u>21</u>	☒		
Bar Refrigerator		☒		Garage Door Remote(s): Qty <u>2</u>	☒		
Separate Refrigerator Freezer Stand Alone Ice Maker		☒		Smart Doorbell			☒
Wine Cooler			☒	Smart Thermostat(s) Qty <u>1</u>	☒		
Compactor			☒	Summer Kitchen Grill			☒
Washer	☒			Pool: ☐ Salt ☐ Chlorine			☒
Dryer: ☒ Electric ☐ Gas	☒			Pool Heater: ☐ Gas ☐ Elec ☐ Solar			☒
Chandelier/Hanging Lamp Qty <u> </u>			☒	Hot Tub Spa: Heated: Yes No			☒
Ceiling Paddle Fan Qty <u>5</u>	☒			Pool Cleaning Equipment			☒
Sconce(s): Qty <u> </u>			☒	Pool - Child Fence Barrier			☒
Draperies: Qty <u> </u> Rods: Qty <u> </u>			☒	Storage Shed	☒		
Plantation Shutters: Qty <u> </u>			☒	Potted Plants Lawn Ornaments Fountains		☒	
Shades Blinds: Qty <u>3</u>	☒			Intercom			☒
Mirrors Location: <u>BATHROOMS</u>	☒			TV's: Qty <u>4</u> TV Mounts: Qty <u>1</u>		☒	
Fireplace(s) Qty <u> </u> ☐ Wood Burning ☐ Gas ☐ Both			☒	Security System: ☐ Owned ☐ Leased			☒
Boat Lift: Weight <u> </u>			☒	Cameras: ☐ Yes ☐ No			☒
Davits: ☐ Electric ☐ Manual			☒	Surround Sound (With Components)			☒
Appliances Leased			☒	Speakers: ☐ Yes ☐ No			☒
Describe:			☒	Satellite Dish TV Antenna ☐ Leased ☐ Owned			☒
Pool Table Game Table			☒	Other Notes:			

Seller 1:

Date:

20 July '26

Buyer 1:

Date:

Seller 2:

Date:

20 July '26

Buyer 2:

Date:



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HOME SELLING TEAM

FREQUENTLY ASKED QUESTIONS

Important Information for Prospective Buyers

Property Information

Address:

1197 PALO ALTO ST SE, PALM BAY 32909

Home Warranty: Yes ☒ No

If yes, Company | Number:

Lawn Service | Number:

B'S LAWN S / 321-368-1481

Pool Company | Number:

N/A

Pest Company | Number:

MAINTAINED BY OWNER

Termite Company | Number:

STACK 321-242-2203

Transferable Bond: Yes No

Utility Information

Trash Pick-Up Days

Trash:

Yard:

Recycle:

WEDNESDAY

Approximate Utility Cost Per Month

Electric:

\$40

Gas:

\$10

Water:

0

Heat Source: ☒ Electric

Gas

Water Source: City Water

☒ Well

Sprinkler System Runs On:

Well

City

Reclaimed

N/A

Plumbing Source: Sewer

☒ Septic

Septic Location:

FRONT YARD OUTSIDE BEDROOM WINDOW

Property Specifics

Roof Age:

4 YEARS

Heating & A/C System Age:

5 YRS / DUCTS

Water Heater Age:

Water Depth at Dock:

N/A

Waterfront Footage:

N/A

Type of Fencing:

MESH

Type of Flooring:

~~CERAMIC TILE~~ CERAMIC TILE
2X ROOMS CARPET

Type of Countertops:

MANUFACTURED

Property Features | Updates | Year:

STORM SHUTTERS 2021

METAL ROOF 2022

GUTTERS 2022

SOLAR 2022

GENERATOR WITH UMBILICAL 2021

INTO ELECTRIC

NEW APPLIANCES

COOKER

FRIDGE 2022

DISH WASHER 2025

WASHER / DRYER 2024

RESCREENED PATIO 2021

HOT WATER HEATER 2021

PAVING, PATIO, WALKWAY ON

SIDE OF HOUSE 2022

LANDSCAPING 2022

ARBOR 2024

NEW GARAGE DOOR SPRINGS 2024

AIR CONDITIONER UNIT, 2021

AIR CONDITIONER DUCTS & VENTS

PAINTED INSIDE + OUT + DRIVEWAY 2022

AIR CONDITIONER HAS 6 MONTHLY 2023

MAINTENANCE FROM ELLINGTON

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:

Seller 1 Signature:

Date:

20 JULY, 2026

Seller 2 Signature:

Date:

20 JULY 2026



Floor 1

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