Buyer Info Packet

1623 E Central Ave Merritt Island FL, 32952

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Seller's Property Disclosure – Residential

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

Notice to Seller: Florida law' 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: 1623 E. Centro Merritt Island, Fr. 32952		Property")
The Property is Sowner occupied tenant occupied unoccupied (If unoccupied, how long ha		
occupied the Property?	s it been sii	ice Seller
1. Structures; Systems; Appliances	No	Don't Know
 (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? (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:		
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:	X X	
 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: 	X N D N N N N N N N N N N N N N N N N N	
Johnson v. Davis, 480 So.2d 625 (Fla. 1985). Seller () () and Buyer () acknowledge receipt of a copy of this page, which is Page 1 of 4. Serial#: 010227-700176-3506319		rida Realtors®

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			Yes	No	Don't Know
4.		lumbing			
		What is your drinking water source? ☑public ☐private ☐well ☐other		M	
		Have you ever had a problem with the quality, supply, or flow of potable water?			
		Do you have a water treatment system?			
		If yes, is it owned leased?			
		Do you have a Sewer or septic system? If septic system, describe the location of each system:			
		Are any septic tanks, drain fields, or wells that are not currently being used located			
		on the Property?		\triangleright	П
		Are there or have there been any defects to the water system, septic system, drain			_
		fields or wells?		\boxtimes	
	(g)	Have there been any plumbing leaks since you have owned the Property?		\bowtie	
		Are any polybutylene pipes on the Property?		\square	
	(i)	If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain:			
5.		oof and Roof-Related Items To your knowledge, is the roof structurally sound and free of leaks?	X		
		The age of the roof is years OR date installed2023			-
		Has the roof ever leaked during your ownership?			X
		To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof?	M		
		If yes, please explain: <u>New metal roof installed 2023</u>	24		
		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: exterior patio soffit has			
		Occassional leak + gutter drip - no interior			
6.		pols; Hot Tubs; Spas			
		e: Florida law requires swimming pools, hot tubs, and spas that received a			
		ficate of completion on or after October 1, 2000, to have at least one safety			
		ure as specified by Section 515.27, Florida Statutes. 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):			
	1	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?		\bowtie	
-	٥:	alde also			
7.		inkholes : 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			
		sclose to the Buyer that a claim was paid and whether or not the full amount paid			
		used to repair the sinkhole damage.			
		Does past or present settling, soil movement, or sinkhole(s) affect the Property or		~	
		adjacent properties?	H		H
		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			
		If any answer to questions 7(a) - 7(b) is yes, please explain:			
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	Yes	No	Don't Know
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.		A	
(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?	П		
(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?			
(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? 			
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(f) Are there any zoning violations or nonconforming uses?	Yes	No	Don't Know
(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?			Ž
 (i) Do any restrictions other than association or flood area requirements, affect improvements or replacement of the Property? (i) Are any improvements leasted below the base flood elevation? 			X X
(j) Are any improvements located below the base flood elevation?(k) Have any improvements been constructed in violation of applicable local			,
flood guidelines? (I) Have any improvements to the Property, whether by you or by others, been			X
constructed in violation of building codes or without necessary permits?			X
(m) Are there any active permits on the Property that have not been closed by a final inspection?		\bowtie	
(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:			
Claim for roof after Hurricane Nicole. (p) Is the Property located in a historic district?	П	X	П
(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?	П	[*]	
 (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: 			
Seller:	contains add ate and com de this discl s that Seller	plete to the osure state will prompt	e best of ement to tly notify
(signature) (print) Buyer acknowledges that Buyer has read, understands, and has received a copy of this dis	sclosure sta	tement.	
Buyer:/	Date	:	
Buyer:/	Date	:	
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Comprehensive Rider to the Residential Contract For Sale And Purchase

COMPASS

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 Lawrence M. Stoff and Laura E. Stoff For Sale And Purchase between (SELLER) and (BUYER) concerning the Property described as 1623 E. Central Avenue Merritt Island, FL 32952 Seller's Initials **Buyer's Initials** 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 leadbased paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase." 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 the what a provided is true and accurate. 11/18/2025 Date **BUYER** Date 11/18/2025 Date **BUYER** Date 11/18/2025 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.

Page 1 of 1 P. LEAD-BASED PAINT DISCLOSURE

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Flood Disclosure

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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, Lawrence M. Stoff and Laura E. Stoff, provides Buyer the following
flood disclosure at or before the time the sales contract is executed.
Property address: 1623 E. Central Avenue Merritt Island, FL 32952
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.
 Seller has has has no knowledge of any flooding that has damaged the property during Seller's ownership of the property. 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. Seller has has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency. 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.
Seller: DocuSigned by: DocuSigned by: Date: 11/18/2025
Copy provided to Buyer on by _ email _ facsimile _ mail _ personal delivery.

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Form
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1623 E Central Ave. Merritt Island, FL 32952

UPDATES

- 2016-2022 three bedrooms converted from carpet to laminate flooring (master is only room left with carpet).
- 2018 all new A/C duct work and added bathroom fans.
 - Ceiling was patched in the family room due to the old ductwork (prior to the new replaced ductwork being installed) condensing on the drywall / moisture damage. This is fixed.
- 2020 created mudroom with new built in cabinets.
- 2020 installed new Lennox packaged A/C and upgraded return ductwork. Lennox unit factory dipped with anti-corrosion phenolic epoxy and all hardware changed to stainless steel (from the factory).
- 2020 new backyard fence.
- 2021 new 10x10 backyard shed. Shed is hurricane rated and professionally installed/tied down to meet wind loading code.
- 2021 (7) new impact rated windows, impact rated patio slider and vinyl impact rated front door (all other windows were already impact rated).
- 2021 dining room addition rebuilt to current wind loading code and formally permitted.
- 2021 new larger front porch pad, new support columns on porch and carport, and all new outdoor lighting fixtures.
- 2021 exterior paint and new stucco trim around windows.
- 2021 new saltwater 30' x 12' in-ground pool.
- 2022 ADS security system updated. All openings covered and it is controllable via remote access (i.e. wireless/online with alarm.com).
- 2022 patio enhancement: extended patio footprint to the east when pad was poured for pool and installed a new and larger elite panel patio roofing system.
- 2022 new dishwasher.
- 2022 new 113' of premium vinyl seawall with lifetime decking. 2 lift pilings replaced due to seawall installation. 12K lift, serviced regularly and fully functional (in current use).
- 2023 new metal roof with attic fan.
- 2024 new range hood converted to exhaust vs recirc hood that vents to roof.

DISCLOSURES

- Slight cracking in coolcrete exterior patio deck (normal).
- Some gutter seams need to be recalked.
- Small exterior leak where patio roof meets exterior soffit (drips outside by window).
- Grout cracking by tub in guest shower.
- West gable siding tracks are slightly cracked, but still work for now.
- 2 small chips in wood flooring from construction (minor).
- · Cracked tile by garbage can.

Buyer Info Packet

1623 E Central Ave. Merritt Island, FL 32952

- Guest bath window lock is finicky (we just use a small piece of PVC in the track that locks it).
- Kitchen range hood exhaust fan died. We have the exact replacement in the box we will leave for the buyer to replace it (exact one for one), but we didn't (and won't) install the new one yet.

ITEMS NOT INCLUDED IN SALE (THAT MAY BE NORMALLY)

- Washer and Dryer (we are taking with us).
- All artwork (exterior) and dartboard outside. (assumed this is normal, but just in case).
- Temporary storage. I.e. Pool box, deck box and bicycle shed in front.
 - To Clarify, the main 10x10 permanent shed is staying. This is just the small plastic sheds we have.
- Ikea cabinets in office that are NOT built-in, like the mudroom.



PERSONAL PROPERTY INVENTORY

Seller 1: Laura Stoff				Seller 2: Lawrence Stoff					
Property Address:	E.	Central	Ave.	Merri	iH	Island,	FI	32952	

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):Electric	X			Water Heater(s): Qty	X		
Wall Oven(s):ElectricGas			X	Generator:ElectricPropaneNatural Gas			X
Cooktop:ElectricGas			X	Storm Shutters Panels:ElectricManualBoth			X
Refrigerator with Freezer	X			Awnings:ElectricManual			X
Microwave Oven	X			Propane Tank:OwnedLeased			X
Dishwasher	X			Central Vac System Equip + Accessories			X
Disposal			X	Security Gate Remotes(s): Qty			XXXX
Water Softener PurifierOwnedLeased			X	Garage Door Opener(s): Qty			V
Bar Refrigerator			X	Garage Door Remote(s): Qty			\$
Separate Refrigerator Freezer Stand Alone Ice Maker		X		Smart Doorbell	X		
Wine Cooler			X	Smart Thermostat(s) Qty	$\stackrel{\frown}{\times}$		
Compactor			X	Summer Kitchen Grill	23		X
Washer		V	23	Pool: XSalt Chlorine	X		2
Dryer:Gas		Ŷ		Pool Heater:GasElecSolar			X
Chandelier/Hanging Lamp Qty	X			Hot Tub Spa: Heated: Yes No			X
Ceiling Paddle Fan Qty 5	X			Pool Cleaning Equipment		X	
Sconce(s): Qty	24		×	Pool – Child Fence Barrier	V	-	
Draperies: Qty 9 Rods: Qty 5	X			Storage Shed Only leaving large backyard shed			
Plantation Shutters: Qty			X	Potted Plants Lawn Ornaments Pountains			X
Shades Blinds: Qty/D	V		23	Intercom			
Mirrors Location: Bashrooms	V			TV's: Qty TV Mounts: Qty		X	
Fireplace(s) Qty			X	Security System: Owned Leased Cameras: Yes No	X	23	
Boat Lift: Weight 2 Manual Electric Manual	X			Surround Sound (With Components) Speakers:YesNo			X
Appliances Leased Describe:			X	Satellite Dish TV AntennaLeasedOwned			X
Pool Table Game Table Game Table Forsball Dark Board		X		Other Notes: Built-In Cabinets Inoffice Do Not convey		X	
Seller 1: Amogstoff	Dat	te: _//	118/25	Buyer 1:	Dat	e:	
Seller 2:	Date	e: [()	18/25	Buyer 2:	_ Date	e:	
	_						V4/20



FREQUENTLY ASKED QUESTIONS

Important Information for Prospective Buyers

Property Information						
Address: 1623 E. Ce	ntral Ave,	morritt	Sland, FL	32952		
Home Warranty: Yes No If yes, Compa		ii (cii di	1 1-			
1,50,50,00	ny (manazan					
Lawn Service Number:	Pool Co	mpany Number:				
Cole Lawn Care		n	one			
Pest Company Number:	Termite Company	Number:		Transferable Bond: Yes No		
Utility Information						
Trash Pick-Up Days Trash: Yard	Recycle: F					
1111	tric: Gas:	Water	Heat Source: Electric	Gas		
	B200 \$20	Water: #/50	neat source.) Gas		
Water Source: City Water Well	Sprinkler System		City Reclaimed			
Plumbing Source: Sewer Septic	Septic Location:	_				
Property Specifics						
Roof Age: 2023	Heating & A/C System Age	9:	Water Heater Age: UN KNOW	wn- 10 years old.		
Water Depth at Dock: 3-5 feet	Waterfront Footage:	In foot	Type of Fencing:			
Tune of Flooring:		Type of Counterto	ps:			
Laminate in all room.	s except Kitches	11)	granite_			
Property Features Updates Year: + mas	tec 1/this					
	(carpet) cire)					
		- 1				
See emails s	sent to Andy	10/20				
300 2110110	-+	- 1115				
	,	(11)				
Are You Providing a Copy of: Wind Mitigation: Yes (No)	Four-Point Inspection: Yes	No	Survey: Yes	No		
will miligation.	rout-roun hispection.	(NO)	Survey. 1es (No)		
Insurance Declaration Page: Yes No	Approximate Insurance Cost Per	Year:				
10	1100					
Seller 1 Signature: Kana 9	Atoff	Date: _	11-18-25			
Seller 2 Signature:		Date: _	11/18/25			
			/			



FREQUENTLY ASKED QUESTIONS

Property Defects

Important Information for Prospective Buyers

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.)

Range Hood-light works but fan does not. Already have the exact replacement range hood to provide new owners, we will not install.

Some flooring defects in dining room as a result of construction when doing room was rebuilt.

one tile cracked in Kitchen by trash can.

minor grout cracks and tile cracks in guest bath.

guest bath window lock sometimes will not snap, so we installed a Prc pipe as an extra security measure,

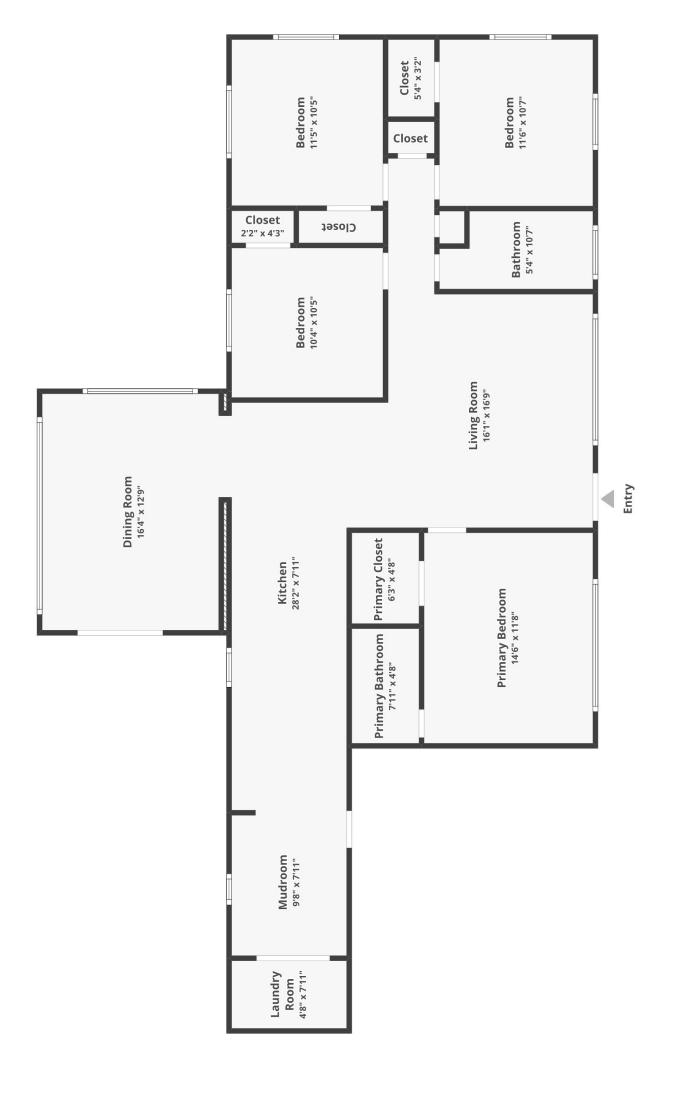
Gable Siding on West has a couple cracks But looks ? Functions fire.

Seller 1 Signature:

Seller 2 Signature:

Date: 11/18/25

Date: 11/18/25



Floor 1