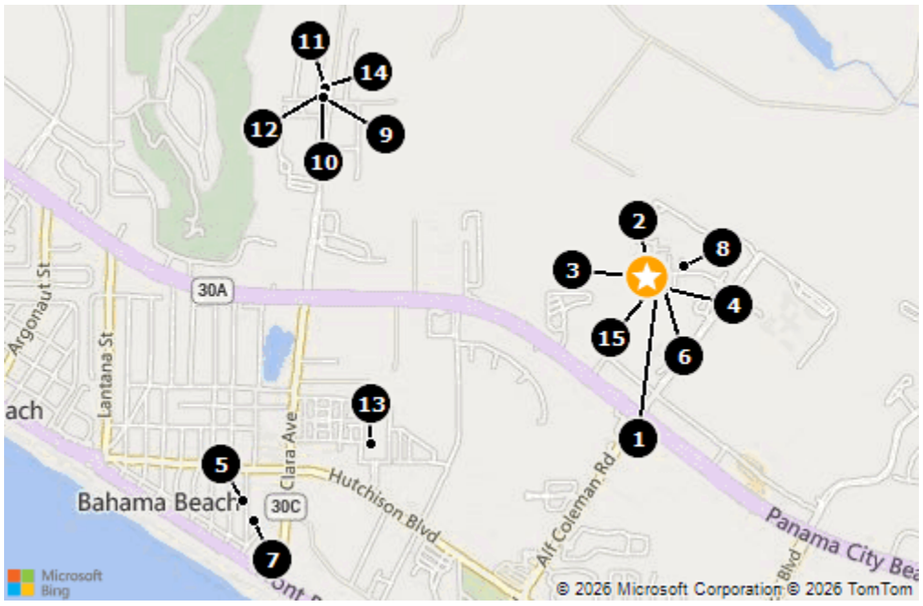
ICE SiteX Report

OrderID: 98513769

SiteX Property Information Report



Subject Property Location

107 FOSSIL FLS, PANAMA CITY BEACH, FL 32407-0281

County:	**BAY FL**	Census Tract:	120050027.103005
Property Use:	Townhouse (Residential)	Zoning:	PCB19
Parcel Number:	34025-131-000	Thomas Bros Pg-Grid:	

Valuation

Value:	**$299,000**	FSD:	7	Common Confidence Score:	81
Value Range:	$278,070 - $319,930	ICE Confidence Score:	93		

County Tax & Assessment

Assessment Year:	2025	Market Value Year:	2025	Tax Rate Code Area:	013
Assd Land Value:		Market Land Value:	$28,617	Tax Year:	2025
Assd Improvement:		Market Improvment Value:	$257,662	Total Taxable Value:	$2,572
Total Assessed Value:	$273,843	Total Assessor Market Value:	$286,279	Delinquent Year:	
				Tax Account ID:	
				Homeowner's Exemption:	
				Tax Exemptions:	D

Assessment Legal Description

Lot: 31 Subdivision: WATERFALL PHASE I Phase No: 1 Sec/Twnship/Range: SEC 23 TWN 03S RNG 16W
Abbreviated Description: WATERFALL PHASE I LOT 31 ORB 4193 P 426

Property Characteristics

Lot Size:	3,093 SF	Bedrooms:	3	Pool:	
Building Area:	2093 SF	Baths:	2.5	Fireplace:	
Year Built:	2017	Partial Baths:		Type Const:	
Number of Buildings:		Number of Rooms:		Ext Walls:	Other
Number of Units:	1	Garage Type:		Heating:	Forced Air
Number of Stories:	2	Number of Cars:		A/C:	Central
Style:		Basement:		Roof Cover:	Shingle
		Foundation:		Elevator:	

Subject Property Deed/Transfer History

Prior Transfer

Recording Date:	11/18/2025	Sales Price:	$337,950
Document #:	2025066952 BK-PG 4631-1586	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			
Legal Description:			

Prior Transfer

Recording Date:	11/30/2022	Sales Price:	N/A
Document #:	2022085436 BK-PG 4382-1230	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			
Legal Description:			

Mortgage Record

Recording Date:	11/17/2022	Loan Amount:	N/A
Document #:	2022083128 BK-PG 4631-1586	Loan Type:	VA
TD Due Date:	12/01/2052	Type Finance:	
Legal Description:			

Lot: 31 Subdivision: WATERFALL PHASE I

Mortgage Record

Recording Date:	03/29/2021	Loan Amount:	N/A
Document #:	2021022421 BK-PG 4382-1230	Loan Type:	VA
TD Due Date:	04/01/2051	Type Finance:	

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Legal Description:
Lot: 31 Subdivision: WATERFALL PHASE I

Prior Transfer

Recording Date:	12/09/2019	Sales Price:	$225,221
Document #:	2019104352 BK-PG 3906-2045	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	11/20/2019	Sales Price:	$285,000
Document #:	2019100266 BK-PG 4193-0426	Type of Sale:	Full Amount on Deed
Contract Date:	11/18/2019		
Document Type:			

Legal Description:
Lot: 31 Subdivision: WATERFALL PHASE I Map Ref: MB 22 PG 36

Prior Transfer

Recording Date:	11/18/2019	Sales Price:	$285,000
Document #:	BK-PG 4193 -426	Type of Sale:	Qualified Sale
Document Type:			

Legal Description:
Lot: 31 Subdivision: WATERFALL PHASE I Phase No: 1 Sec/Twnship/Range: SEC 23 TWN 03S RNG 16W
Abbreviated Description: WATERFALL PHASE I LOT 31 ORB 4193 P 426

Prior Transfer

Recording Date:	06/05/2017	Sales Price:	$237,075
Document #:	2017031766 BK-PG 3906-2044	Type of Sale:	Full Amount on Deed
Contract Date:	06/02/2017		
Document Type:			

Legal Description:
Lot: 31 Subdivision: WATERFALL Phase No: 1 Map Ref: MB22 PG36-38

Prior Transfer

Recording Date:	06/02/2017	Sales Price:	$237,100
Document #:		Type of Sale:	Qualified Sale
Document Type:			

Legal Description:

Area Sales Analysis

Total Area Sales	$5,110,500	Median # of Bedrooms	3
Median Lot Size	2,352 SF	Median # of Baths	2.5
Median Living Area	1,974 SF	Median Year Built	2018
Price Range - 2 Yrs	$270,000 to $505,000	Age Range	2 years to 42 years
Median Value	$335,000	Median Age	8 years

Comparable Sales Data

No.	Proxim.	Address	Date	Price	$/SF	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
1	.05Mi.	**113 ENCHANTMENT FALLS LN** **PANAMA CITY BEACH, FL 32407-0204**	09/22/2026	$335,000	$160	2093	/3/2.5	2018	4,792 SF	
		APN: 34025-127-000 Document #: 2026058669 Document Type: Price Code: R Land Use: Townhouse (Residential) Legal: Lot: 27 Subdivision: WATERFALL PHASE 1 MapRef: MB 22 PG 36-38 Abbreviated Description: Lot:27 Subdivision:WATERFALL PHASE 1 Map Ref:MB 22 PG 36-38								
2	.04Mi.	**105 GRAND FALLS LN** **PANAMA CITY BEACH, FL 32407-0202**	08/20/2026	$290,000	$138	2093	/3/2.5	2017	2,352 SF	
		APN: 34025-148-000 Document #: 2026051678 Document Type: Price Code: D Land Use: Townhouse (Residential) Legal: Lot: 48 Subdivision: WATERFALL PHASE I MapRef: MB 22 PG 36-38 Abbreviated Description: Lot:48 Subdivision:WATERFALL PHASE I Map Ref:MB 22 PG 36-38								
3	.01Mi.	**111 FOSSIL FLS** **PANAMA CITY BEACH, FL 32407-0281**	08/07/2026	$289,000	$138	2093	/3/2.5	2018	2,352 SF	
		APN: 34025-133-000 Document #: 2026048559 Document Type: Price Code: R Land Use: Townhouse (Residential) Legal: Lot: 33 Subdivision: WATERFALL PHASE I MapRef: MB 22 PG 36-38 Abbreviated Description: Lot:33 Subdivision:WATERFALL PHASE I Map Ref:MB 22 PG 36-38								
4	.06Mi.	**112 ENCHANTMENT FALLS LN** **PANAMA CITY BEACH, FL 32407-0204**	07/21/2026	$300,000	$143	2093	/3/2.5	2018	2,352 SF	
		APN: 34025-117-000 Document #: 2026044314 Document Type: Price Code: R Land Use: Townhouse (Residential) Legal: Lot: 17 Subdivision: WATERFALL PHASE 1 MapRef: MB 22 PG 36-38 Abbreviated Description: Lot:17 Subdivision:WATERFALL PHASE 1 Map Ref:MB 22 PG 36-38								
5	1.3Mi.	**612 LAUREL ST** **PANAMA CITY BEACH, FL 32407-3264**	06/22/2026	$305,000	$280	1088	/2/2	1984	1,655 SF	
		APN: 34477-030-000 Document #: 2026037330 Document Type: Price Code: R Land Use: Townhouse (Residential) Legal: Lot: 24 Subdivision: LEARYS SECOND ADDITION TO BAHAMA BEACH Legal Unit: D MapRef: MB 7 PG 74 Abbreviated Description: Lot:24 Subdivision:LEARYS SECOND ADDITION TO BAHAMA BEACH Legal Unit:D Map Ref:MB 7 PG 74								
6	.06Mi.	**110 ENCHANTMENT FALLS LN** **PANAMA CITY BEACH, FL 32407-0204**	05/12/2026	$335,000	$160	2093	/3/2.5	2018	3,093 SF	
		APN: 34025-116-000 Document #: 2026028563 Document Type: Price Code: R Land Use: Townhouse (Residential)								

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Legal: Lot: 16 Subdivision: WATERFALL PHASE 1 MapRef: MB 22 PG 36-38 Abbreviated Description: Lot:16 Subdivision:WATERFALL PHASE 1 Map Ref:MB 22 PG 36-38

7	1.3Mi.	**621 LAUREL ST** **PANAMA CITY BEACH, FL 32407-3213**	04/30/2026	$292,000	$300	972	/2/1.5	1985	915 SF	Yes

APN: 34161-050-000 Document #: 2026025963
Document Type: Price Code: R
Land Use: Townhouse (Residential)
Legal: Lot: 2 Subdivision: HOLIDAY POINT TOWNHOMES Abbreviated Description: Lot:2 Subdivision:HOLIDAY POINT TOWNHOMES

8	.11Mi.	**106 ANGEL FALLS LN** **PANAMA CITY BEACH, FL 32407-0282**	10/07/2025	$270,000	$180	1496	/3/2.5	2019	1,917 SF	

APN: 34025-300-104 Document #: 2025058010
Document Type: Price Code: D
Land Use: Townhouse (Residential)
Legal: Lot: 104 Subdivision: WATERFALL PHASE I REPLAT MapRef: MB 26 PG 35 Abbreviated Description: Lot:104 Subdivision:WATERFALL PHASE I REPLAT Map Ref:MB 26 PG 35

9	1.04Mi.	**300 LAPIS LN** **PANAMA CITY BEACH, FL 32407-2736**	09/03/2025	$410,000	$207	1974	/3/3.5	2024	2,483 SF	

APN: 34024-390-880 Document #: 2025050621
Document Type: Price Code: D
Land Use: Townhouse (Residential)
Legal: Lot: 176 Subdivision: COLONIAL LANDING TOWNHOMES PHASE 1A MapRef: MB 31 PG 9 Abbreviated Description: Lot:176 Subdivision:COLONIAL LANDING TOWNHOMES PHASE 1A Map Ref:MB 31 PG 9

10	1.04Mi.	**302 LAPIS LN** **PANAMA CITY BEACH, FL 32407-2736**	08/21/2025	$359,900	$182	1974	/3/3.5	2024	1,960 SF	

APN: 34024-390-875 Document #: 2025047659
Document Type: Price Code: D
Land Use: Townhouse (Residential)
Legal: Lot: 175 Subdivision: COLONIAL LANDING TOWNHOMES PHASE 1A MapRef: MB 31 PG 9 Abbreviated Description: Lot:175 Subdivision:COLONIAL LANDING TOWNHOMES PHASE 1A Map Ref:MB 31 PG 9

11	1.04Mi.	**312 LAPIS LN** **PANAMA CITY BEACH, FL 32407-2736**	08/06/2025	$359,700	$182	1974	/3/3.5	2024	1,960 SF	

APN: 34024-390-850 Document #: 2025044389
Document Type: Price Code: D
Land Use: Townhouse (Residential)
Legal: Lot: 170 Subdivision: COLONIAL LANDING TOWNHOMES PHASE 1A MapRef: MB 31 PG 9 Abbreviated Description: Lot:170 Subdivision:COLONIAL LANDING TOWNHOMES PHASE 1A Map Ref:MB 31 PG 9

12	1.04Mi.	**308 LAPIS LN** **PANAMA CITY BEACH, FL 32407-2736**	08/06/2025	$365,000	$184	1974	/3/3.5	2024	1,960 SF	

APN: 34024-390-860 Document #: 2025044400
Document Type: Price Code: D
Land Use: Townhouse (Residential)
Legal: Lot: 172 Subdivision: COLONIAL LANDING TOWNHOMES PHASE 1A MapRef: MB 31 PG 9 Abbreviated Description: Lot:172 Subdivision:COLONIAL LANDING TOWNHOMES PHASE 1A Map Ref:MB 31 PG 9

13	.91Mi.	**207 COLUMBUS ST** **PANAMA CITY BEACH, FL 32407-1200**	07/31/2025	$505,000	$262	1922	/4/3.5	2008	3,223 SF	

APN: 34109-654-000 Document #: 2025043042
Document Type: Price Code: R
Land Use: Townhouse (Residential)
Legal: Lot: H-4 Subdivision: TAPESTRY PARK PHASE IIA MapRef: MB 21 PG 93 Abbreviated Description: Lot:H-4 Subdivision:TAPESTRY PARK PHASE IIA Map Ref:MB 21 PG 93

14	1.05Mi.	**314 LAPIS LN** **PANAMA CITY BEACH, FL 32407-2736**	07/23/2025	$399,900	$202	1974	/3/3.5	2024	2,483 SF	

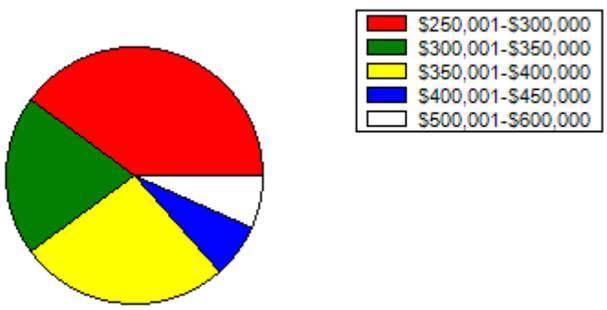
APN: 34024-390-845 Document #: 2025041203
Document Type: Price Code: D
Land Use: Townhouse (Residential)
Legal: Lot: 169 Subdivision: COLONIAL LANDING TOWNHOMES PHASE 1A MapRef: MB 31 PG 9 Abbreviated Description: Lot:169 Subdivision:COLONIAL LANDING TOWNHOMES PHASE 1A Map Ref:MB 31 PG 9

15	.04Mi.	**103 ENCHANTMENT FALLS LN** **PANAMA CITY BEACH, FL 32407-0204**	07/17/2025	$295,000	$140	2093	/3/2.5	2016	2,352 SF	

APN: 34025-122-000 Document #: 2025040040
Document Type: Price Code: R
Land Use: Townhouse (Residential)
Legal: Lot: 22 Subdivision: WATERFALL PHASE I MapRef: MB 22 PG 36 Abbreviated Description: Lot:22 Subdivision:WATERFALL PHASE I Map Ref:MB 22 PG 36

Comparable Sales Chart

% Distribution Sales for Two Years



The Subject Property Information report will provide all the information available to us from public records for the address listed above. In addition to any recent sales data and mortgage information, it will include, where available, the physical characteristics of the property.

Information regarding the physical characteristics of a given property, such as living area, year built, bedrooms baths,etc... and previous sales information are obtained from public record and reported as is. As such, they will vary in content and completeness from county to county and state to state.

Further, such information has not been verified by this service through site inspection and may be subject to errors due to building additions or deletions or any other changes as well as inaccurate reporting by previous owners, agents or the public agency.

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Assessment Cluster

The following are the Tax Assessment for the 15 closest residential properties to the identified subject. The assessed value for each identified property may or may not be representative of the market value, or have the same tax ratios subject to local tax law.

Proxim.	Address	Last Transaction Date	Assessor Market Values	Assessed Values	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
0Mi.	**107 FOSSIL FLS**	**11/18/2019**	$286,279	$273,843	2,093	/3/2.5	2017	3,093 SF	
0Mi.	**105 FOSSIL FLS**	**03/31/2025**	$277,749	$277,749	2,093	/3/2.5	2017	2,352 SF	
.01Mi.	**109 FOSSIL FLS**	**10/31/2018**	$288,959	$288,959	2,093	/3/2.5	2018	3,093 SF	
.01Mi.	**103 FOSSIL FLS**	**06/22/2017**	$286,279	$226,550	2,093	/3/2.5	2017	2,352 SF	
.01Mi.	**111 FOSSIL FLS**	**06/29/2018**	$289,729	$227,362	2,093	/3/2.5	2018	2,352 SF	
.01Mi.	**101 FOSSIL FLS**	**01/24/2022**	$286,279	$286,279	2,093	/3/2.5	2017	3,093 SF	
.01Mi.	**113 FOSSIL FLS**	**07/26/2018**	$278,382	$278,382	2,093	/3/2.5	2018	2,352 SF	
.02Mi.	**115 FOSSIL FLS**	**06/29/2018**	$289,259	$226,878	2,093	/3/2.5	2018	2,352 SF	
.02Mi.	**106 FOSSIL FLS**	**12/03/2010**	$258,431	$170,434	2,098	/3/2.5	2007	3,093 SF	
.02Mi.	**104 FOSSIL FLS**	**08/03/2020**	$258,231	$258,231	2,098	/3/2.5	2007	2,352 SF	
.02Mi.	**108 FOSSIL FLS**	**12/15/2020**	$289,259	$289,259	2,093	/3/2.5	2018	3,093 SF	
.02Mi.	**102 FOSSIL FLS**	**06/06/2019**	$266,151	$214,386	2,098	/3/2.5	2007	2,352 SF	
.02Mi.	**110 FOSSIL FLS**	**09/16/2021**	$281,924	$281,924	2,093	/3/2.5	2018	2,352 SF	
.02Mi.	**117 FOSSIL FLS**	**01/30/2020**	$289,259	$289,259	2,093	/3/2.5	2018	4,487 SF	
.02Mi.	**112 FOSSIL FLS**	**06/29/2018**	$289,875	$289,875	2,093	/3/2.5	2018	2,352 SF	
.03Mi.	**114 FOSSIL FLS**	**04/01/2022**	$289,259	$258,683	2,093	/3/2.5	2018	2,352 SF	

Rent vs. Own

Households Occupied by Renters:	25%	Households Occupied by Owners:	32%

Demographics & Income

Median Age:	41.9 years old	Households:	6,909
Median Household Income:	$77,738	Households w/Family:	63%
Household Income Per Capita:	$48,057	Households w/Family Married:	46%
Most Common Education Level:	Some College	Households w/Family Children:	22%

School District

School District Zone:	Bay County School District	Students:	27,558
Number of Schools:	49	Rating:	B-

Assigned Schools

Proxim.	Name	Rating	Type	Grade
8.88Mi.	**Bay Virtual Franchise** Number of Students: 25 Student-Teacher Ratio: NA	C+	Public	3 - 12
0.74Mi.	**Breakfast Point Academy** Number of Students: 1,089 Student-Teacher Ratio: 15.56	B	Public	KG - 8
8.88Mi.	**Bay Virtual Instruction Program** Number of Students: 2 Student-Teacher Ratio: NA	NA	Public	KG - 12
0.42Mi.	**J.R. Arnold High School** Number of Students: 1,629 Student-Teacher Ratio: 21.16 Advanced Placement: Yes	C+	Public	9 - 12

Flood Report

The Subject Property of **107 FOSSIL FLS, PANAMA CITY BEACH, FL 32407-0281** is in **Zone X** and is considered to be OUT of the Special Flood Hazard Area (SFHA).

AN AREA THAT IS DETERMINED TO BE OUTSIDE THE 1% AND 0.2% ANNUAL CHANCE FLOODPLAINS.
The flood information contained in this report was obtained from maps provided by the Federal Emergency Management Agency (FEMA). Whenever possible we will report if the subject property is inside or outside of a 100 year Flood Hazard Area. These areas are defined as areas that have a one percent (1%) chance in any given year of being affected by a significant flood.

The flood information contained in this report is merely a preliminary review intended to provide the buyer, seller or agent guidance and general proximity of the subject property in relation to the 100 years flood hazard area. The buyer should obtain exact specific information from the seller or agent prior to finalizing his decision regarding the purchase of a given property.

Crime Risk

Type	Risk Index Score	Compared to National Average (=100%)
LARCENY	105%	SIMILAR
BURGLARY	86%	LOWER
MOTOR VEHICLE THEFT	104%	SIMILAR
FORCIBLE ROBBERY	56%	NOTABLY LOWER
AGGRAVATED ASSAULT	97%	SIMILAR
FORCIBLE RAPE	66%	NOTABLY LOWER
MURDER	95%	SIMILAR
OVERALL	100%	SIMILAR

Disaster Alerts

No alerts noted

Rent vs. Own, Demographics & Income, School, Crime Risk, and Natural Disaster Risk content provided by Onboard Informatics.
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