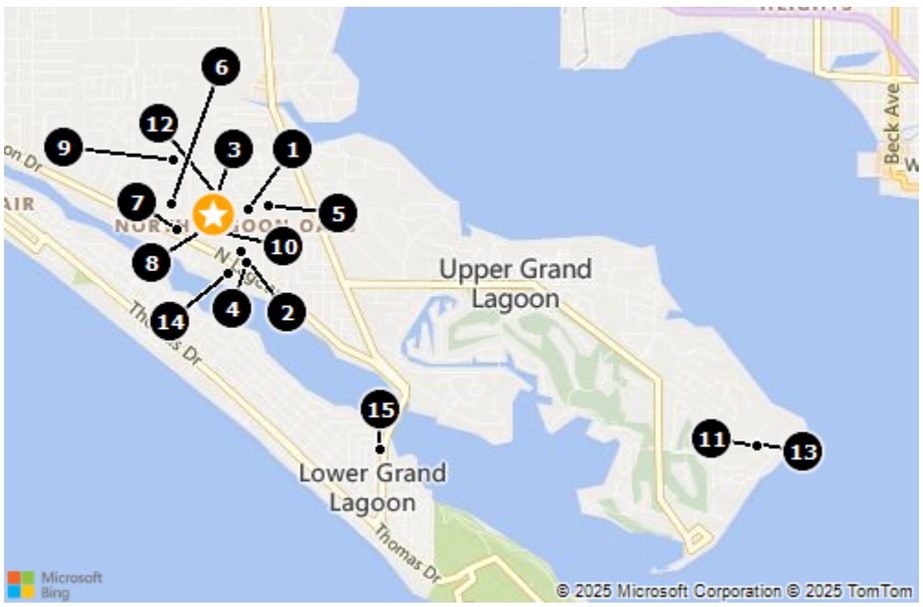
ICE SiteX Report

OrderID: 96024785

SiteX Property Information Report



Subject Property Location

317 PRUDENCE LN, PANAMA CITY BEACH, FL 32408-5540

County:	**BAY FL**	Census Tract:	120050026.045001
Property Use:	Single Family Residential	Zoning:	BC15
Parcel Number:	30166-416-175	Thomas Bros Pg-Grid:	

Valuation

Value:	**$347,000**	FSD:	7
Value Range:	$322,710 - $371,290	Confidence Score:	93

County Tax & Assessment

Assessment Year:	2024	Market Value Year:	2024	Tax Rate Code Area:	056
Assd Land Value:	$78,190	Market Land Value:	$78,190	Tax Year:	2024
Assd Improvement:	$165,549	Market Improvment Value:	$165,549	Total Taxable Value:	$2,554
Total Assessed Value:	$243,739	Total Assessor Market Value:	$243,739	Delinquent Year:	
				Tax Account ID:	
				Homeowner's Exemption:	
				Tax Exemptions:	D

Assessment Legal Description

Sec/Twnship/Range: SEC 05 TWN 04S RNG 15W
Abbreviated Description: 5 4S 15W-1.275-29A-BEG 742' N & 1276' W OF SE COR OF SECT TH W 91' N 114' ELY 91' S 114' TO

Property Characteristics

Lot Size:	10,367 SF	Bedrooms:	2	Pool:	Spa Only
Building Area:	1364 SF	Baths:	2	Fireplace:	
Year Built:	1985	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:	1	Number of Cars:		A/C:	Central
Style:		Basement:		Roof Cover:	Shingle
		Foundation:		Elevator:	

Subject Property Deed/Transfer History
Mortgage Record

Recording Date:	02/26/2025	Loan Amount:	N/A
Document #:	2025010143 BK-PG 4887-1947	Loan Type:	FHA
TD Due Date:	01/01/2052	Type Finance:	

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	01/28/2022	Sales Price:	$231,150
Document #:	2022006748 BK-PG 4306-1970	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	01/10/2022	Sales Price:	$310,000
Document #:	2022002120 BK-PG 4509-1237	Type of Sale:	Sales Price Rounded from Tax
Contract Date:	12/30/2021		
Document Type:	Warranty Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	01/06/2022	Sales Price:	$310,000
Document #:	BK-PG 4509 -1237	Type of Sale:	Qualified Sale

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Document Type:
Legal Description:
Sec/Twnship/Range: SEC 05 TWN 04S RNG 15W
Abbreviated Description: 5 4S 15W-1.275-29A-BEG 742' N & 1276' W OF SE COR OF SECT TH W 91' N 114' ELY 91' S 114' TO

Prior Transfer

Recording Date:	01/03/2022	Sales Price:	N/A
Document #:	2022000416 BK-PG 4506-2235	Type of Sale:	Price as "0", "None", "No Consideration"
Contract Date:	12/26/2021		
Document Type:	Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Mortgage Record

Recording Date:	10/05/2020	Loan Amount:	N/A
Document #:	2020065721 BK-PG 4306-1985	Loan Type:	Stand Alone Second
TD Due Date:		Type Finance:	

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	10/05/2020	Sales Price:	$240,000
Document #:	2020065719 BK-PG 4306-1968	Type of Sale:	Sales Price Rounded from Tax
Contract Date:	10/01/2020		
Document Type:	Warranty Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	11/07/2007	Sales Price:	$153,000
Document #:	2007-076471 BK-PG 2993-0190	Type of Sale:	Full-Computed from Transfer Tax
Contract Date:	11/01/2007		
Document Type:	Special Warranty Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	07/17/2007	Sales Price:	$51,000
Document #:	2007-047454 BK-PG 2948-2253	Type of Sale:	Full-Computed from Transfer Tax
Contract Date:	05/18/2007		
Document Type:	Trustee's Deed (Certificate of Title)		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	05/15/2006	Sales Price:	$171,000
Document #:	2006-034005 BK-PG 2490-2170	Type of Sale:	Full-Computed from Transfer Tax
Document Type:			

Legal Description:

Prior Transfer

Recording Date:	05/04/2006	Sales Price:	$220,000
Document #:	2006-031242 BK-PG 2773-1280	Type of Sale:	Full-Computed from Transfer Tax
Contract Date:	04/28/2006		
Document Type:	Warranty Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	08/19/2004	Sales Price:	$190,000
Document #:	2004-064854 BK-PG 2490-2168	Type of Sale:	Full-Computed from Transfer Tax
Contract Date:	08/13/2004		
Document Type:	Warranty Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Prior Transfer

Recording Date:	05/07/2004	Sales Price:	$152,500
Document #:	2004-034019 BK-PG 2437-1217	Type of Sale:	Full-Computed from Transfer Tax
Contract Date:	04/30/2004		
Document Type:	Warranty Deed		

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS PHASE II

Mortgage Record

Recording Date:	04/10/2003	Loan Amount:	N/A
Document #:	2003-024660 BK-PG 2263-0886	Loan Type:	Credit Line (Revolving)
TD Due Date:		Type Finance:	

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS Phase No: II

Mortgage Record

Recording Date:	02/28/2003	Loan Amount:	N/A
Document #:	2003-013862 BK-PG 2244-1315	Loan Type:	Unknown
TD Due Date:	03/01/2018	Type Finance:	

Legal Description:
Lot: 35 Subdivision: NORTH LAGOON HEIGHTS Phase No: II

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Area Sales Analysis

Total Area Sales	$5,313,700	Median # of Bedrooms	3
Median Lot Size	9,888 SF	Median # of Baths	2
Median Living Area	1,380 SF	Median Year Built	2000
Price Range - 2 Yrs	$260,000 to $615,000	Age Range	3 years to 42 years
Median Value	$320,000	Median Age	25 years

Comparable Sales Data

No.	Proxim.	Address	Date	Price	$/SF	Bld/Area	RM/BR/Bth	YB	Lot Area	Pool
1	.21Mi.	**252 SCOOTER DR** **PANAMA CITY BEACH, FL 32408-5565**	10/24/2025	$292,700	$236	1238	/3/2	1985	9,670 SF	
		APN: 30166-416-300 Document #: 2025062140 Document Type: Warranty Deed Price Code: R Land Use: Single Family Residential Legal: Lot: 60 Subdivision: NORTH LAGOON HEIGHTS PHASE II MapRef: MB 1011 PG 1162 Abbreviated Description: Lot:60 Subdivision:NORTH LAGOON HEIGHTS PHASE II Map Ref:MB 1011 PG 1162								
2	.26Mi.	**3616 OAKWOOD CT** **PANAMA CITY BEACH, FL 32408-5903**	10/24/2025	$445,000	$231	1923	/3/2	2000	10,945 SF	Yes
		APN: 30585-622-190 Document #: 2025062135 Document Type: Warranty Deed Price Code: R Land Use: Single Family Residential Legal: Lot: 19 Subdivision: NINTH ADDITION TO NORTH LAGOON OAKS MapRef: MB 15 PG 30 Abbreviated Description: Lot:19 Subdivision:NINTH ADDITION TO NORTH LAGOON OAKS Map Ref:MB 15 PG 30								
3	.02Mi.	**319 PRUDENCE LN** **PANAMA CITY BEACH, FL 32408-5567**	10/07/2025	$320,000	$266	1200	/3/2	1997	10,367 SF	
		APN: 30166-416-180 Document #: 2025058167 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal:								
4	.32Mi.	**3701 BETSY LN** **PANAMA CITY BEACH, FL 32408-5925**	10/06/2025	$300,000	$223	1344	/3/2	1983	14,593 SF	
		APN: 30585-130-000 Document #: 2025057772 Document Type: Warranty Deed Price Code: R Land Use: Single Family Residential Legal: Lot: 6 Subdivision: NORTH WOOD ESTATES MapRef: MB 12 PG 18 Abbreviated Description: Lot:6 Subdivision:NORTH WOOD ESTATES Map Ref:MB 12 PG 18								
5	.31Mi.	**2205 CROOKED OAK CT** **PANAMA CITY BEACH, FL 32408-5717**	08/13/2025	$375,000	$195	1917	/3/2	2006	9,888 SF	
		APN: 30167-998-006 Document #: 2025045860 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 13 Block: H Subdivision: SEVENTH ADDITION MapRef: MB 14 PG 80 Abbreviated Description: Lot:13 Block:H Subdivision:SEVENTH ADDITION Map Ref:MB 14 PG 80City/Muni/Twp:NORTH LAGOON OAKS City/Muni/Twp: NORTH LAGOON OAKS								
6	.23Mi.	**813 WHITE OAK CT** **PANAMA CITY BEACH, FL 32408-5237**	07/10/2025	$310,000	$208	1488	/4/4	1987	5,576 SF	
		APN: 30167-304-000 Document #: 2025038793 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 12 Block: B Subdivision: NORTH LAGOON OAKS FIFTH ADDITION MapRef: MB 14 PG 49 Abbreviated Description: Lot:12 Block:B Subdivision:NORTH LAGOON OAKS FIFTH ADDITION Map Ref:MB 14 PG 49								
7	.22Mi.	**103 COUNTRY PL** **PANAMA CITY BEACH, FL 32408-5234**	06/13/2025	$260,000	$229	1131	/2/2	2022	13,809 SF	
		APN: 30166-055-000 Document #: 2025033256 Document Type: Warranty Deed Price Code: R Land Use: Single Family Residential Legal:								
8	.05Mi.	**214 SCOOTER DR** **PANAMA CITY BEACH, FL 32408-5557**	05/21/2025	$335,000	$242	1380	/3/2	1986	9,670 SF	
		APN: 30166-416-395 Document #: 2025028552 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 19 Subdivision: NORTH LAGOON HEIGHTS PHASE II Abbreviated Description: Lot:19 Subdivision:NORTH LAGOON HEIGHTS PHASE II								
9	.37Mi.	**635 LAGOON OAKS CIR** **PANAMA CITY BEACH, FL 32408-5286**	05/06/2025	$300,000	$241	1242	/2/2	1985	10,890 SF	
		APN: 30166-718-000 Document #: 2025024852 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 9 Block: A Subdivision: NORTH LAGOON OAKS MapRef: MB 14 PG 24 Abbreviated Description: Lot:9 Block:A Subdivision:NORTH LAGOON OAKS Map Ref:MB 14 PG 24								
10	.1Mi.	**138 PELICAN WAY** **PANAMA CITY BEACH, FL 32408-5545**	04/28/2025	$370,000	$204	1808	/4/2	2003	11,631 SF	
		APN: 30166-350-000 Document #: 2025023123 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 28 Subdivision: NORTH LAGOON HEIGHTS Abbreviated Description: Lot:28 Subdivision:NORTH LAGOON HEIGHTS								
11	.45Mi.	**3731 TIKI DR** **PANAMA CITY BEACH, FL 32408-5909**	04/09/2025	$380,000	$211	1800	/4/3	2006	3,180 SF	
		APN: 30939-134-000 Document #: 2025019587 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 34 Subdivision: HIDDEN LAGOON MapRef: MB 22 PG 18 Abbreviated Description: Lot:34 Subdivision:HIDDEN LAGOON Map Ref:MB 22 PG 18								
12	.09Mi.	**306 PRUDENCE LN** **PANAMA CITY BEACH, FL 32408-5534**	03/10/2025	$291,000	$214	1354	/3/2	1985	10,237 SF	
		APN: 30166-416-240 Document #: 2025012812 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential Legal: Lot: 48 Subdivision: NORTH LAGOON HEIGHTS Phase No: II Abbreviated Description: Lot:48 Subdivision:NORTH LAGOON HEIGHTS Phase No:II								
13	.45Mi.	**3738 TIKI DR** **PANAMA CITY BEACH, FL 32408-5910**	02/25/2025	$425,000	$221	1916	/4/3	2017	3,180 SF	
		APN: 30939-103-000 Document #: 2025010020 Document Type: Warranty Deed Price Code: D Land Use: Single Family Residential								

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Legal: Lot: 3 Subdivision: HIDDEN LAGOON MapRef: MB 22 PG 18 Abbreviated Description: Lot:3 Subdivision:HIDDEN LAGOON Map Ref:MB 22 PG 18

14	.28Mi.	**7009 N LAGOON DR** **PANAMA CITY BEACH, FL 32408-5908**	02/19/2025	$615,000	$356	1724	/3/2.5	2001	2,439 SF

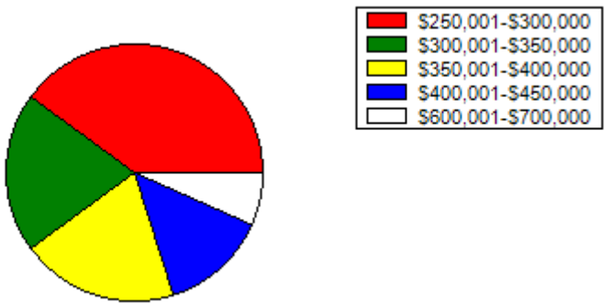
APN: 30576-010-015 Document #: 2025008838
Document Type: Warranty Deed Price Code: R
Land Use: Single Family Residential
Legal: Legal Unit: 102 Abbreviated Description: Legal Unit:102

15	.41Mi.	**3724 TIKI DR** **PANAMA CITY BEACH, FL 32408-5910**	02/13/2025	$295,000	$224	1314	/3/2	2016	3,180 SF

APN: 30939-110-000 Document #: 2025007591
Document Type: Warranty Deed Price Code: D
Land Use: Single Family Residential
Legal: Lot: 10 Subdivision: HIDDEN LAGOON SUBDIVISION MapRef: MB 22 PG 18 Abbreviated Description: Lot:10 Subdivision:HIDDEN LAGOON SUBDIVISION Map Ref:MB 22 PG 18

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.

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.	**317 PRUDENCE LN**	**01/06/2022**	$243,739	$243,739	1,364	/2/2	1985	10,367 SF	Spa Only
.02Mi.	**315 PRUDENCE LN**	**07/25/2023**	$229,310	$229,310	1,237	/3/2	1986	10,367 SF	Yes
.02Mi.	**319 PRUDENCE LN**	**09/13/2021**	$251,305	$251,305	1,200	/3/2	1997	10,367 SF	
.02Mi.	**213 SCOOTER DR**	**06/14/1988**	$196,067	$120,515	1,340	/3/2	1985	10,237 SF	
.02Mi.	**211 SCOOTER DR**	**08/22/2023**	$201,553	$201,553	1,120	/2/2	1985	10,237 SF	
.03Mi.	**316 PRUDENCE LN**	**09/18/1987**	$179,858	$123,889	1,235	/3/2	1985	10,237 SF	Yes
.03Mi.	**318 PRUDENCE LN**	**08/20/2018**	$154,609	$130,747	1,202	/2/2	1985	10,237 SF	
.03Mi.	**215 SCOOTER DR**	**09/18/2024**	$214,754	$214,754	1,230	/3/2	1985	10,237 SF	
.03Mi.	**321 PRUDENCE LN**	**05/05/2023**	$241,312	$241,312	1,335	/3/2	1985	10,367 SF	AboveGround
.03Mi.	**313 PRUDENCE LN**	**02/18/2020**	$201,103	$201,103	1,380	/3/2	1987	10,367 SF	
.04Mi.	**314 PRUDENCE LN**	**02/04/2019**	$238,957	$115,917	1,849	/4/3	1985	10,237 SF	Yes
.04Mi.	**209 SCOOTER DR**	**06/10/1998**	$172,545	$117,335	1,406	/2/2	1985	10,237 SF	
.04Mi.	**320 PRUDENCE LN**	**12/27/2018**	$232,915	$232,915	1,560	/3/3	1985	10,237 SF	
.05Mi.	**217 SCOOTER DR**	**12/29/1998**	$218,886	$153,841	1,816	/3/2	1986	10,237 SF	
.05Mi.	**312 PRUDENCE LN**	**02/14/2014**	$181,013	$121,134	1,236	/3/2	1985	10,237 SF	
.05Mi.	**212 SCOOTER DR**	**02/14/2024**	$190,912	$190,912	1,309	/3/2	1987	9,670 SF	

Rent vs. Own

Households Occupied by Renters:	16%	Households Occupied by Owners:	40%

Demographics & Income

Median Age:	44.2 years old	Households:	7,893
Median Household Income:	$72,452	Households w/Family:	60%
Household Income Per Capita:	$47,675	Households w/Family Married:	45%
Most Common Education Level:	Bachelor's Degree	Households w/Family Children:	24%

School District

School District Zone:	Bay County School District	Students:	25,280
Number of Schools:	48	Rating:	B-

Assigned Schools

Proxim.	Name	Rating	Type	Grade
3.96Mi.	**J.R. Arnold High School**	C+	Public	9 - 12

Number of Students: 1,563
Student-Teacher Ratio: 25.5
Advanced Placement: Yes

5.24Mi.	**Bay Virtual Franchise**	B-	Public	KG - 12

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Number of Students: 403 Student-Teacher Ratio: NA			
5.24Mi. **Bay Virtual Instruction (Course Offerings)** Number of Students: NA Student-Teacher Ratio: NA	NA	Public	9 - 12
0.42Mi. **Patronis Elementary School** Number of Students: 650 Student-Teacher Ratio: 15.48	A-	Public	KG - 5
6.02Mi. **Surfside Middle School** Number of Students: 762 Student-Teacher Ratio: 19.64	B+	Public	6 - 8
5.23Mi. **Bay Virtual Instruction Program** Number of Students: 33 Student-Teacher Ratio: NA	NA	Public	KG - 11

Flood Report

The Subject Property of **317 PRUDENCE LN, PANAMA CITY BEACH, FL 32408-5540** 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	99%	SIMILAR
BURGLARY	94%	SIMILAR
MOTOR VEHICLE THEFT	89%	LOWER
FORCIBLE ROBBERY	52%	NOTABLY LOWER
AGGRAVATED ASSAULT	113%	HIGHER
FORCIBLE RAPE	50%	SIGNIFICANTLY LOWER
MURDER	113%	HIGHER
OVERALL	113%	HIGHER

Disaster Alerts

8/1/2024 - Hurricane Debby 8/1/2024 - Tropical Storm Debby 9/23/2024 - Hurricane Helene 9/23/2024 - Tropical Storm Helene

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