

622 TAFT DRIVE DAVENPORT FL 33837

https://candiscarmichael.com



Save Big with an Assumable Mortgage!

Assume a 3.125% mortgage instead of today's ~4.35% rate. Even when financing part of the gap, your monthly payment is far lower than a brand-new loan.

Scenario	Monthly Pmt	Cash Needed
Assumable Loan Only	\$2,155	\$111.0k
Blended: \$245k @ 3.125% + \$80k @ 7%	\$2,688	\$31.0k + \$80k loan
New Loan (\$55k @ 7%)	\$3,361	\$0 down pmt
New Loan (\$55k @ 6.25% + loan/line, no HOACDD)	\$2,857	\$0 down pmt

Buyer Savings vs New Loan:

- Blended saves about \$94/month vs 7% loan
- That's about \$6,327/year
- Over 5 years: \$31,635

Seller Incentives:

- Up to \$5,000 in credits toward closing costs or prepaid escrow.
- Seller willing to cover 1 year of HOACDD fees

Lock in a 3.125% rate and enjoy immediate & long-term savings.

We are open to competitive offers.



BACK ON THE MARKET AT NO FAULT TO SELLER, BUYERS COULDN'T GET THEIR FINANCING ON TIME. THIS IS ONE OF THE BEST DEALS IN DAVENPORT TODAY!! IT'S ALSO YOUR CHANCE TO ASSUME A 3.125% FHA INTEREST RATE & MONTHLY PAYMENT AT JUST \$2,155/month FOR EVERYTHING (PITI+CDD), untouchable! Check out the chart on photo #2 to [...]

- 4 beds
- 2 baths
- Residential
- Single Family Residence
- Active
- 2182 sq ft



Courtesy of

Listing Office: REAL BROKER, LLC

Status: Active

Office ID: MFR805521714

MLS ID: MFRO6312775



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Phone: 727-888-3292
Email: RealtorCandis@gmail.com



Description

Virtual Tour: <https://www.propertypanorama.com/instaview/stellar/O6312775>

Basics

Bathrooms Full: 2

Category: Single Family Residence

Bedrooms: 4 beds

Half baths: 0 half baths

Area, sq ft: 2182 sq ft

Year built: 2021

ListOfficeName: REAL BROKER, LLC

ListAOR: mfrmls

Date added: Added 7 hours ago

Type: Residential

Bathrooms: 2 baths

Floors: 1 floor

Lot size, sq ft: 6020 sq ft

SubdivisionName: NORTHRIDGE RESERVE

GarageSpaces: 2

Location Details

Township: 27

Elementary School: Horizons Elementary

Road Surface Type: Concrete, Paved

Property Features



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Interior Features: Eat-in Kitchen, Living Room/Dining Room Combo, Open Floorplan, Smart Home, Stone Counters, Thermostat, Tray Ceiling(s)

Flooring: Ceramic Tile

Garage YN: Yes

Garage Spaces: 2

Exterior Features: Lighting, Sidewalk

Utilities: Cable Connected, Electricity Connected, Public, Sewer Connected, Water Connected

Sewer: Public Sewer

Heating: Central

Appliances: Dishwasher, Microwave, Range

Laundry Features: Inside, Laundry Room

Attached Garage YN: Yes

Pets Allowed: Yes

Roof: Shingle

Water Source: Public

Cooling: Central Air

Property Details

Subdivision Name: NORTHRIDGE RESERVE

Levels: One

Foundation Details: Slab

Listing Terms: Cash, Conventional, FHA, VA Loan

Parcel Number: 27-27-05-726011-000600

Direction Faces: East

Construction Materials: Block, Stucco

Association Information

Association YN: Yes

Association Fee Frequency: Annually

Community Features: Community Mailbox, Playground, Pool, Street Lights

Association Fee: 157.75

Association Amenities: Playground, Pool

Fees&Taxes



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Tax Year: 2024

Tax Other Annual Assessment Amount: 2497

Tax Lot: 60

Tax Annual Amount: \$8,286

Tax Legal Description: NORTHRIDGE RESERVE PB 173 PG 21-24 LOT 60

Rooms

Room type	Dimensions	Level	Length	Width
Kitchen	10x15.5	First	15.5	10
Primary Bathroom	6x15	First	15	6
Primary Bedroom	10x15	First	15	10
Living Room	18x20	First	20	18

Amenities & Features

Waterfront available: No

AttachedGarageYN: Yes

PoolPrivateYN: No

CommunityFeatures: Community Mailbox, Playground, Pool, Street Lights

Utilities: Cable Connected, Electricity Connected, Public, Sewer Connected, Water Connected

Amenities: Dishwasher, Microwave, Range

GarageYN: Yes

FireplaceYN: No

Cooling: Central Air

ExteriorFeatures: Lighting, Sidewalk

Features: Eat-in Kitchen, Living Room/Dining Room Combo, Open Floorplan, Smart Home, Stone Counters, Thermostat, Tray Ceiling(s)

Building Details

NewConstructionYN: No

Exterior material: Block, Stucco

Heating: Central

Roof: Shingle

Miscellaneous

Ownership: Fee Simple

Occupant Type:
Owner

Showing Requirements: 24 Hour Notice, Appointment Only, Call Before
Showing, ShowingTime



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