

\$465,000 - 110 Mosaic Oaks Circle, Santa Rosa Beach

MLS® #998598

\$465,000

3 Bedroom, 3.00 Bathroom, 1,883 sqft

Detached Single Family on 0.12 Acres

Mosaic Oaks, Santa Rosa Beach, FL

With nearly \$100,000 in thoughtful seller upgrades and a rare 2.75% assumable VA loan (exclusively available to qualified VA buyers), this charming Florida cottage in Mosaic Oaks presents a standout opportunity just under 4 miles from 30A's sugar-white beaches and only a mile from Choctawhatchee Bay and Kellogg Regional Park.

Impeccably maintained, this 3-bedroom, 2.5-bath home offers a beautifully upgraded coastal retreat with meaningful enhancements throughout, including a complete primary suite renovation, new luxury vinyl plank flooring, and a refreshed kitchen featuring professionally refinished cabinetry, a modern tile backsplash, and upgraded cabinet lighting.

Fresh interior and exterior paint, added trim detail, new shutters, gutters, & exterior doors create a cohesive, designer-inspired aesthetic that carries seamlessly from inside to out. The backyard is a true showstopper--expertly designed for both entertaining and everyday enjoyment, featuring a Trex floating deck, custom paver patio, lush landscaping, irrigation system, and a fully fenced yard. An outdoor umbrella and elegant fire feature complete the setting, offering the perfect backdrop for grilling, gathering, or unwinding under the stars in your own private retreat.

Enjoy quiet mornings on the screened front



porch or step upstairs to the private balcony off the primary suite--both ideal for catching coastal breezes and starting the day. The spacious primary retreat serves as a true sanctuary with dual closets, balcony access, and a spa-like bath featuring a separate garden tub and tiled shower.

Upstairs, a generous landing connects the bedrooms and provides flexible space for a lounge, office, or playroom. Additional improvements include new sod, professional landscaping, a storage shed, and numerous functional upgrades that enhance both comfort and long-term value.

Additional seller improvements since ownership include:

- * Luxury vinyl flooring upstairs and in the stairwell
- * Complete primary bathroom renovation
- * Kitchen cabinet refinishing, backsplash, lighting, and vent hood
- * Interior paint with added beadboard and trim detail
- * Exterior paint and screened porch addition
- * Fence installation and irrigation improvements
- * Trex floating deck and custom paver patio
- * New gutters and exterior doors
- * Bermuda shutters
- * Landscaping and sod
- * Garage storage cabinetry
- * Outdoor storage shed

The assumable VA loan at approximately 2.7% interest offers a valuable financing advantage for qualified buyers. Mosaic Oaks is a peaceful 32-home community conveniently located near Alaqua Dog Park, Padgett Park, South Walton High School, South Walton Library, local dining, shopping, and a daycare/preschool across the street. With beaches less than 10

minutes away and access to Choctawhatchee Bay within walking or biking distance, this home blends location, lifestyle, and meaningful upgrades into one beautifully maintained coastal property.

Built in 2016

Essential Information

MLS® #	998598
Sold Price	\$465,000
List Price	\$486,000
Bedrooms	3
Bathrooms	3.00
Full Baths	2
Half Baths	1
Square Footage	1,883
Acres	0.12
Year Built	2016
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Florida Cottage
Status	Sold

Community Information

Address	110 Mosaic Oaks Circle
Area	16 - North Santa Rosa Beach
Subdivision	Mosaic Oaks
City	Santa Rosa Beach
County	Walton
State	FL
Zip Code	32459

Amenities

Utilities	Electric, Public Sewer, Public Water, TV Cable
Parking	Garage Door Opener
# of Garages	1

Interior

Interior Features	Crown Molding, Kitchen Island, Newly Painted, Pantry, Washer/Dryer Hookup, Woodwork Painted
Appliances	Dishwasher, Disposal, Dryer, Microwave, Refrigerator, Washer
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	2

Exterior

Exterior Features	Outdoor Grill, Balcony, Private Yard, Hurricane Shutters, Sprinkler System, Yard Building, Rain Gutters
Lot Description	Covenants, Survey Available, Within 1/2 Mile to Water
Windows	Double Pane Windows, Window Treatments
Roof	Composite Shngl
Construction	Siding CmntFbrHrdBrd
Foundation	Slab

School Information

Elementary	Dune Lakes
Middle	Emerald Coast
High	South Walton

Additional Information

Days on Website	176
Zoning	Resid Single Family

Listing Details

Listing Office	Lokation
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Listing information last updated on September 13th, 2026 at 5:07am CDT