

\$428,000 - 12011 Front Beach Road 103b, Panama City Beach

MLS® #976787

\$428,000

2 Bedroom, 2.00 Bathroom, 1,076 sqft
Condominium

STERLING REEF, Panama City Beach, FL

Step into a rare Gulf-front opportunity at Sterling Reef, where the first living level (fourth floor from the ground) delivers something; no other floor can-expansive, oversized balconies that simply don't come available often. Unit 103B is all about outdoor living, with unobstructed Gulf views and a massive private balcony designed for long mornings, sunset gatherings, and true beachfront entertaining. Inside, the open layout features tile flooring throughout, a functional kitchen with granite countertops, breakfast bar, and a tiled island, offering a solid foundation for a buyer who wants to personalize and update the space to match their vision. Both bedrooms are generously sized and filled with natural light, making this an ideal canvas for creating a custom coastal retreat.... or a refreshed, high-performing rental. Whether you're an investor looking to add value through updates or a beach lover who wants to design a space that reflects your own style, this condo offers a rare blend of lifestyle appeal and renovation potential in one of the most desirable positions in the building. Sterling Reef completes the experience with resort-style amenities including a heated pool with waterfall, fitness center, game room, and direct beach access all just minutes from the dining, shopping, and entertainment that define this stretch of the Emerald Coast. With a motivated seller and a recent price improvement, this is a standout



chance to secure a Gulf-front unit where the true value lies in its location, balcony size, and long-term potential. Opportunities like this, especially on this level, are few and far between.

Built in 2005

Essential Information

MLS® #	976787
Sold Price	\$428,000
List Price	\$450,000
Bedrooms	2
Bathrooms	2.00
Full Baths	2
Square Footage	1,076
Year Built	2005
Type	Condominium
Sub-Type	Condominium
Style	N/A
Status	Sold

Community Information

Address	12011 Front Beach Road 103b
Area	27 - Bay County
Subdivision	STERLING REEF
City	Panama City Beach
County	Bay
State	FL
Zip Code	32407

Amenities

Utilities	Electric, Phone, Public Sewer, Public Water, TV Cable
Parking	Garage
View	Gulf
Is Waterfront	Yes
Waterfront	Gulf

Interior

Interior Features	Breakfast Bar, Kitchen Island, Recessed Lighting, Split Bedroom, Washer/Dryer Hookup, Woodwork Painted
Appliances	Dishwasher, Disposal, Dryer, Microwave, Refrigerator, Washer
Heating	Central
Cooling	Central Air, Ceiling Fan(s)

Exterior

Exterior Features	Balcony
Windows	Window Treatments
Construction	Concrete

School Information

Elementary	Breakfast Point
Middle	Surfside
High	Arnold

Additional Information

Days on Website	481
-----------------	-----

Listing Details

Listing Office	Keller Williams Realty SRB
----------------	----------------------------

DISCLAIMER: Information Deemed Reliable but not guaranteed. The information being provided is for consumers' personal, non-commercial use and may not be used for any purpose other than to identify prospective properties consumers may be interested in purchasing.All listings are provided courtesy of the Emerald Coast Association of Realtors, Copyright2026, All rights reserved.
Listing information last updated on September 13th, 2026 at 4:52pm CDT