

\$431,000 - 357 Emerald Cove Street, Panama City Beach

MLS® #1006125

\$431,000

4 Bedroom, 4.00 Bathroom, 2,470 sqft

Detached Single Family on 0.13 Acres

EMERALD COVE VILLAS, Panama City Beach, FL

4BR/3.5BA Azalea floor plan in Emerald Cove Villas. Assumable 2.5% VA loan and paid-off solar panels. Built 2020. Over \$58K Seller Upgrades!

ASSUMABLE 2.5% VA LOAN AVAILABLE FOR QUALIFIED BUYERS PLUS FULLY PAID SOLAR PANELS CONVEY AT CLOSING.

Welcome to 357 Emerald Cove Street, where modern coastal living meets exceptional value in one of Panama City Beach's most desirable newer communities. Situated on a premium lot in Emerald Cove Villas, this 4-bedroom, 3.5-bathroom Azalea floor plan offers approximately 2,470 square feet of thoughtfully designed living space.

One of the home's most compelling advantages is the opportunity for qualified buyers to assume the existing VA loan with a 2.5% interest rate. In today's market, opportunities like this are increasingly rare. Adding even more value, fully paid-off solar panels to convey at closing, allowing the next owner to enjoy the benefits of energy-efficient living with fully-owned solar panels from day one.

Designed for both everyday functionality and entertaining, the highly sought-after Azalea floor plan features a first-floor primary suite,



providing privacy and convenience rarely found at this price point. The open-concept kitchen includes a center island, pantry, recessed lighting, an updated backsplash, and a newer refrigerator and flows seamlessly into the dining and living spaces. Upstairs, three additional bedrooms are complemented by a spacious bonus living area that can easily serve as a media room, home office fitness space, or second gathering area.

Move-in-ready improvements continue throughout the property. Upgraded interior paint, a security system, garage shelving, additional outdoor storage, and an outdoor shower enhance everyday living. Outside, professionally enhanced landscaping/hardscaping creates a welcoming backyard retreat complete with fruit trees including peach, lemon, and orange varieties. Stone accents, paver details, covered porches, and a fully fenced backyard with fruit trees backing up to preserve add both beauty and practicality.

Emerald Cove Villas has become a favorite among buyers seeking newer construction with convenient access to everything Panama City Beach has to offer. Located conveniently just north of the Hathaway Bridge, residents enjoy a community dog park, sidewalks, and street lighting, all with low HOA fees and a prime location just minutes from retail, dining, recreation, NSA Panama City, St Andrews Bay Marinas, the Panama City Beach Sports Complex, and the Gulf's sugar-white beaches and. The location also provides convenient access to NSA Panama City and Tyndall Air Force Base.

Offered at \$455,000, this home delivers a combination of features that is increasingly difficult to find: newer construction, a flexible floor plan, fully-owned solar panels providing very low utility bill, a premium preserve-view

lot, and the potential advantage of an assumable 2.5% VA loan for qualified buyers.

If you've been waiting for a large 4 BR Panama City Beach home that offers a great location, gorgeous curb appeal and style, thoughtful upgrades and energy efficiencies, 357 Emerald Cove Street deserves your attention. Schedule your private showing and experience firsthand why this home stands apart from the competition. Catch it while you can!

Built in 2020

Essential Information

MLS® #	1006125
Sold Price	\$431,000
List Price	\$455,000
Bedrooms	4
Bathrooms	4.00
Full Baths	3
Half Baths	1
Square Footage	2,470
Acres	0.13
Year Built	2020
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Craftsman
Status	Sold

Community Information

Address	357 Emerald Cove Street
Area	27 - Bay County
Subdivision	EMERALD COVE VILLAS
City	Panama City Beach
County	Bay
State	FL
Zip Code	32407

Amenities

Utilities	Electric, Phone, Public Sewer, Public Water, TV Cable, Tap Fee Paid, Underground
Parking	Garage Door Opener, Garage
# of Garages	2

Interior

Interior Features	Breakfast Bar, Recessed Lighting, Pull Down Stairs, Split Bedroom, Washer/Dryer Hookup
Appliances	Dishwasher, Dryer, Freezer, Microwave, Washer, Electric Water Heater
Heating	Central
Cooling	Central Air, Ceiling Fan(s)
# of Stories	2

Exterior

Exterior Features	Private Yard, Outdoor Shower, Yard Building, Rain Gutters
Lot Description	Covenants, Curb & Gutter, Easements, Interior Lot, Restrictions, Sidewalk, Survey Available
Windows	Double Pane Windows, Window Treatments
Roof	Shingle
Construction	Frame, Trim Vinyl, Siding CmntFbrHrdBrd
Foundation	Slab

School Information

Elementary	Breakfast Point
Middle	Breakfast Point
High	Arnold

Additional Information

Days on Website	82
Zoning	Resid Single Family

Listing Details

Listing Office	Compass
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