

\$865,000 - 917 Camp Fire Circle, Panama City Beach

MLS® #999374

\$865,000

3 Bedroom, 3.00 Bathroom, 2,469 sqft

Detached Single Family on 0.17 Acres

Breakwater at Ward Creek, Panama City Beach, FL

CURRENTLY UNDER CONTRACT - SELLER TAKING BACKUP OFFERS! Welcome to a home that was never meant to be sold.

Built in August 2025 as a true forever home, this custom Toll Brothers Caswell design from the Vista Collection was thoughtfully selected with intention, quality, and comfort in mind. Life had other plans, offering a rare opportunity to own a nearly-new, highly upgraded home without the wait.

Here is the piece the public tax record does not show. The private 11' x 24' saltwater heated pool and its screened enclosure were a \$120,000 post-purchase investment by the sellers, separate from the home purchase itself. At \$899,999, this listing essentially reflects what the sellers are all-in on this property. A buyer here inherits the finished home, the finished pool, and a community with amenities officially open, without the appreciation premium or the 18-month wait of a new build.

Tucked on a premium cul-de-sac lot with the majority of street construction complete, the home offers peace, privacy, and permanence rarely found in newer communities. Backing to a natural wooded preserve with serene lake views beyond, there are no rear neighbors and a setting that feels both private and connected to nature.

The outdoor space has been fully transformed. The 11' x 24' saltwater heated pool features a steel-reinforced shotcrete shell, pebble sheen



finish, tanning shelf, and bench seating. and ready for a future outdoor kitchen.

Inside, a multi-slide stacked glass door connects the great room to the lanai and pool.

Tray ceilings elevate the foyer, great room, and primary suite. A bonus room with glass panel doors creates a functional work-from-home space. The kitchen features an oversized double-sided quartz island with abundant storage, custom cabinetry, ceramic tile backsplash, a suite of KitchenAid stainless appliances (36" gas cooktop with hood, built-in microwave, and oven), and a Samsung Bespoke refrigerator.

The primary suite offers a spa-like bathroom with frameless glass shower, ceiling-mounted rain head, upgraded Kohler fixtures, elevated vanities, and designer tile carried throughout. Hard surface flooring runs throughout, with porcelain tile in all baths.

Additional features include hurricane-rated front and rear windows and doors, solid 2x6 construction, LED recessed lighting with dimmers, smart home technology, a security system, upgraded interior hardware, comfort-height toilets, a three-car garage with durable non-slip polyurea flooring, and a paver driveway.

Breakwater's amenities are officially open: resort pool with lap lanes, luxury clubhouse, fitness center, pickleball and tennis courts, outdoor fireplace, and playground. Four miles to the beach, shopping, dining, and entertainment. Ten miles to Northwest Florida Beaches International Airport.

The quality of new construction. The upgrades of a custom build. The ease of completely move-in ready. Without the wait.

Built in 2025

Essential Information

MLS® #

999374

Sold Price	\$865,000
List Price	\$899,999
Bedrooms	3
Bathrooms	3.00
Full Baths	2
Half Baths	1
Square Footage	2,469
Acres	0.17
Year Built	2025
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Contemporary
Status	Sold

Community Information

Address	917 Camp Fire Circle
Area	27 - Bay County
Subdivision	Breakwater at Ward Creek
City	Panama City Beach
County	Bay
State	FL
Zip Code	32413

Amenities

Utilities	Electric, Gas - Natural, Public Sewer, Public Water, Underground
Parking	Garage Door Opener
# of Garages	3
View	Pond
Has Pool	Yes
Pool	Heated, In Ground

Interior

Interior Features	Vaulted Ceiling(s), Kitchen Island, Recessed Lighting, Pantry, Split Bedroom, Washer/Dryer Hookup
Appliances	Cooktop, Dishwasher, Disposal, Microwave, Refrigerator, Gas Water Heater, Tankless Water Heater
Heating	Central, Gas - Natural
Cooling	Central Air, Ceiling Fan(s)
# of Stories	1

Exterior

Exterior Features	Hot Tub, Pool - Gunite Concrtr, Pool - Enclosed, Sprinkler System
Lot Description	Dead End, Interior Lot, Level, Sidewalk, Survey Available
Windows	Storm Window(s), Window Treatments
Construction	Brick, Siding CmntFbrHrdBrd
Foundation	Slab

School Information

Elementary	West Bay
Middle	Surfside
High	Arnold

Additional Information

Days on Website	166
Zoning	Resid Single Family

Listing Details

Listing Office	Keller Williams Success Realty
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