

\$245,000 - 24 Nw Robinwood Drive, Fort Walton Beach

MLS® #1002761

\$245,000

3 Bedroom, 1.00 Bathroom, 1,311 sqft

Detached Single Family on 0.24 Acres

SANTA MARKELLA, Fort Walton Beach, FL

Great starter home, located just minutes from everything. Worried about interest rates? Check out the 2/1 buy down financing opportunity for this home! Fresh paint and new LVP flooring added. Great potential for a 2nd half bath while situated on almost .25 acre. Great location for work, schools and beaches. Ready for your touches. Plenty of back yard for parties or pets to play.

Built in 1964

Essential Information

MLS® #	1002761
Price	\$245,000
Bedrooms	3
Bathrooms	1.00
Full Baths	1
Square Footage	1,311
Acres	0.24
Year Built	1964
Type	Detached Single Family
Sub-Type	Detached Single Family
Style	Ranch
Status	Active

Community Information

Address	24 Nw Robinwood Drive
Area	12 - Fort Walton Beach
Subdivision	SANTA MARKELLA



24 NW Robinwood Dr, Fort Walton Beach

Great starter home, this home is located just minutes from everything. Roof approx 6 years, hot water heater replaced 2026. Fresh paint and new lvp flooring added. Great potential for a 2nd half bath while situated on almost a quarter acre. Great location for work, schools and beaches. Ready for your touches. Plenty of back yard for little one or pets to play.

Karen Butler
REALTOR®

850-830-8780
<http://www.karenbutler.com>
karen@karenbutler.com

Coldwell Banker Realty
8871 Navarre Pkwy
Navarre FL 32566

Dawn Hoffman
Loan Originator
NMLS #440224

850-344-1911
850-218-9772
DHoffman@WaterstoneMortgage.com

Waterstone Mortgage
123 Staff Drive NE
Fort Walton Beach FL 32548

Financing	FHA	VA	CONV
Notes	2/1 Buydown	2/1 Buydown	Fixed Rate
Sales Price	\$250,000	\$250,000	\$250,000
% Down	3.50%	0.00%	10.00%
First Loan	\$245,471	\$255,375	\$225,000
Term	30 Years	30 Years	30 Years
Rate	4.500%	4.375%	6.990%
APR*	7.133%	6.449%	7.513%

CASH TO CLOSE

	2/1 Buydown	2/1 Buydown	2/1 Buydown
Down Payment	\$8,750	\$0	\$25,000
Closing Costs	\$9,377	\$8,336	\$8,801
Prepays/Impounds	\$4,942	\$4,943	\$4,942
Cost of Buydown	\$6,014	\$6,257	N/A
Seller is Paying	-\$7,500	-\$7,500	-\$0
Total \$ Required	\$21,583	\$12,035	\$38,743

HOUSING EXPENSE

	2/1 Buydown	2/1 Buydown	2/1 Buydown
First Loan P & I	\$1,244	\$1,275	\$1,495
Taxes, Ins & MI	\$644	\$533	\$649
Total Monthly Pmt	\$1,887	\$1,808	\$2,145

*APR = Annual Percentage Rate

Loan 1: FHA

Term	Rate	Payment
1	4.50%	\$1,354
2	3.50%	\$1,284
3	6.50%	\$1,552

Payment and rate does not adjust after year 3. Fully indexed rate is 6.50% with a payment of \$1,552. Payment above include taxes and insurance. If applicable, APR may increase after consummation.

Loan 2: VA

Term	Rate	Payment
1	4.375%	\$1,275
2	3.375%	\$1,435
3	6.375%	\$1,693

Payment and rate does not adjust after year 3. Fully indexed rate is 6.375% with a payment of \$1,693. Payment above include taxes and insurance. If applicable, APR may increase after consummation.

Rates effective 08/26/26. This is informational only and should not be relied upon by you. Coldwell Banker Realty is not a mortgage lender. Contact Waterstone Mortgage to learn more about your eligibility for its mortgage products. State of Florida Licensure: Equal Housing Opportunity. Waterstone Mortgage Corporation (NMLS #166434) is a wholly owned subsidiary of Waterstone Bank (NMLS #1000000000). All loans are subject to credit and income review. Income restrictions, and program guidelines. Rates, terms, and programs are subject to change without notice. This is not an offer of an extension of credit or a commitment to lend. Cash reserves may be required. If an escrow account is required or established, your payments may be higher. For financing information, go to www.waterstoneconsumeraccess.org.

City	Fort Walton Beach
County	Okaloosa
State	FL
Zip Code	32548

Amenities

Utilities	Electric, Public Sewer, Public Water
-----------	--------------------------------------

Interior

Interior Features	Newly Painted, Washer/Dryer Hookup
Appliances	Microwave, Refrigerator, Electric Water Heater
Heating	Central
Cooling	Central Air
# of Stories	1

Exterior

Lot Description	Interior Lot, Level, See Remarks
Windows	Double Pane Windows
Roof	Shake
Construction	Concrete, Siding EIFS

School Information

Elementary	Edwins
Middle	Bruner
High	Fort Walton Beach

Additional Information

Zoning	Resid Single Family
--------	---------------------

Listing Details

Listing Office	Coldwell Banker Realty
----------------	------------------------

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, Copyright 2026, All rights reserved. Vendors Member Number : 28325
Listing information last updated on September 13th, 2026 at 7:07am CDT