

\$309,500 - 4207 Indian Bayou Trail 2804, Destin

MLS® #996993

\$309,500

2 Bedroom, 2.00 Bathroom, 970 sqft
Condominium

THE PALMS OF DESTIN, Destin, FL

Searching for a 2-bed condo in Destin FL approved for short-term rental with Gulf views and resort amenities? Residence 2804 at The Palms of Destin offers a fully renovated 8th-floor unit with sunset views over the City of Destin and partial Gulf views. Updated in 2025 and offered at \$329,000, this turnkey property also features potential VA-assumable financing at 3.5% for qualified buyers, creating a rare opportunity for investors or second-home owners near Destin beaches. Unit 2804 at The Palms of Destin Resort and Conference Center offers sunset views, modern updates, and strong investment potential in one of Destin's most amenity-rich communities.

Located on the 8th floor at 4207 Indian Bayou Trail, this west-facing 2-bedroom, 2-bath condominium features 970 square feet of thoughtfully designed living space with sweeping views across the City of Destin and partial Gulf views in the distance.

The interior was fully renovated in 2025 with new flooring, fresh interior paint, updated bedroom furnishings, curated artwork, refreshed kitchenware, balcony furniture, and three smart televisions. The efficient layout supports both vacation stays and short-term rental use while remaining easy to maintain.

From the private balcony, owners and guests can enjoy colorful sunset skies over the Destin



skyline and a relaxed coastal atmosphere after a day at the beach.

Residents and guests enjoy resort-style amenities including a lagoon-style zero-entry pool, expansive sunbathing areas, on-site dining at the Blue Lagoon restaurant, a fitness center, tennis courts, landscaped recreation areas, and a seasonal shuttle service to nearby beaches, restaurants, shopping, and entertainment.

Beach access is located directly across the street at June White Decker Public Beach Access on Restaurant Row. Many prefer Henderson Beach State Park, which is also nearby and offers miles of protected shoreline and scenic coastal dunes.

Quarterly HOA dues of \$3,598.18 include electricity, water, sewer, cable television, internet service, building insurance, security, groundkeeping, management, and recreational facilities. The one-time new buyer fee is \$1,199.40 and 2025 property taxes were \$2,850.95.

Built in 2007

Essential Information

MLS® #	996993
Price	\$309,500
Bedrooms	2
Bathrooms	2.00
Full Baths	2
Square Footage	970
Year Built	2007
Type	Condominium
Sub-Type	Condominium
Style	N/A
Status	Active

Community Information

Address	4207 Indian Bayou Trail 2804
Area	14 - Destin
Subdivision	THE PALMS OF DESTIN
City	Destin
County	Okaloosa
State	FL
Zip Code	32541

Amenities

Utilities	Electric, Public Sewer, Public Water, TV Cable, Underground
View	Gulf
Water View	Gulf

Interior

Interior Features	Breakfast Bar, Newly Painted, Washer/Dryer Hookup
Appliances	Dishwasher, Disposal, Dryer, Microwave, Washer, Electric Water Heater
Heating	Central
Cooling	Central Air, Ceiling Fan(s)

Exterior

Exterior Features	Balcony
Windows	Double Pane Windows, Tinted Windows, Window Treatments
Construction	Block, Concrete

School Information

Elementary	Destin
Middle	Destin
High	Destin

Listing Details

Listing Office	Coldwell Banker Realty
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