Buyer information package



9655 Angel Oak Drive

Pensacola, FL 32526 | Glenhollow | MLS number pending

$264,900

3 bedrooms | 2 full baths | 1,270 sq ft

0.1625 acres | 420 sq ft garage area | Built 2022

A 2022 home with a VA loan you can take over.

Prepared November 17, 2026. Photos, video and current details:

9655angeloak.greggcostin.com

The home & the way it lives

One level, built in 2022

County records show 1,270 square feet of living area on a lot of about 0.16 acre. The floor plan sets the primary suite at the front of the home and the other two bedrooms off their own hall, with the kitchen, dining area and living room open to one another at the back.





A split-bedroom plan

The primary suite is at the front of the home, with a walk-in closet, a double vanity and a walk-in shower. The other two bedrooms share a hall bath.

Open kitchen and living

The kitchen island looks across the dining area to the living room, with a door to the fenced backyard.

Built in 2022

County records show a slab foundation, vinyl siding, a hip roof with dimensional shingles and central heating and cooling.

The assumable VA loan

5.5% fixed rate | 5.58% APR

Estimated principal and interest: $1,465.04 a month

Principal and interest only. Property taxes and insurance are not included, so the actual payment will be greater. About $21,300 down (8.0% of the price) covers the seller's equity, and 314 monthly payments of $1,465.04 remain, the last due January 2053.

Against a new VA loan at 7.5%

Assume the existing VA loan	$1,465 a month
New 30-year VA loan at 7.5%, same amount	$1,703 a month
Difference	**$238 a month | $2,900 a year | $14,300 over five years**

7.5% is an example rate for a new VA loan, used only for comparison. It is not a quote or an offer of credit, and a lender's rate and APR may be higher or lower. Both payments are principal and interest only. Carried to the end of each loan, the assumed loan costs about $153,000 less and is paid off 3.8 years sooner.

Loan costs at closing

Same loan amount, same cash down	New VA loan	Assume this loan
VA funding fee	1.5% | $3,654	0.5% | $1,218
Lender or servicer fee	Up to 1% | $2,436	Up to $704
VA appraisal	$700	Not charged
Florida intangible tax on a new mortgage	$487	None
Total	**Up to $7,277**	**About $1,922**

Estimated difference: $2,900 to $5,400 less at closing

The range depends on what a lender would charge to originate a new loan. A buyer exempt from the VA funding fee pays it on neither loan, and the difference is about $500 to $2,900. The assumption funding fee and servicer fees are paid in cash at closing. Florida documentary stamp tax, title insurance, recording, insurance and tax reserves apply either way and are not shown.

Who can assume it, and what to confirm

Any buyer the loan servicer approves. VA does not require the buyer to be a veteran; ask me whether the seller needs a VA-eligible buyer who can substitute entitlement.

Confirm before you offer: these figures are estimates built from the seller-reported rate and loan amount and the public purchase record, not from the loan servicer. The servicer's assumption statement sets the exact balance, payment and funds due, and I request it before you write an offer. No approval, rate or payment is promised. I am a Realtor, not a loan officer. Check with your lender to verify these numbers and rates.

Not a loan estimate or a commitment to lend. Sources: VA funding fee chart (effective April 7, 2023); VA Circular 26-23-10 and its Change 1; VA Circular 26-24-5; VA appraisal fee table (effective May 1, 2026); 38 CFR 36.4313; sections 199.133 and 199.145, Florida Statutes. Checked November 17, 2026.

Before you make an offer

HOA and ownership costs

Glenhollow has a mandatory homeowners association. The seller's HOA disclosure lists dues of $450 a year; confirm current dues, rules and any assessments with the association. The recorded plat shows privately maintained roads. Get your own insurance quotes and property tax estimate, because the current owner's tax bill reflects a homestead exemption.

Wastewater and disclosures

The seller's disclosure reports a septic system, while an earlier MLS record for the home reported public sewer. Verify the service with the utility and have any septic system inspected. Ask for the completed flood disclosure and the full seller disclosure before you make an offer.

Condition and measurements

The seller reports a four-year-old roof and working heating and cooling. These are the seller's statements, not inspection findings or warranties. County records show 1,270 square feet of living area; an earlier MLS record showed 1,272. Room sizes on the floor plan are approximate.

Documents & questions to request

- The servicer's assumption statement: balance, payment, escrow and funds due.
- Complete seller property and flood disclosures.
- Current HOA dues, assessments, rules and transfer fees.
- Wastewater service confirmation and any inspection records.
- Survey, permits and insurance quotes.

This package summarizes current listing information and the supplied seller documents; it is not a substitute for the complete disclosures, inspections, HOA documents or lender approval. Information is deemed reliable but not guaranteed. Confirm current terms before relying on figures.

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