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Residential Customer Financial Report w/Photos



General Information			ML# 2026045270
List Price:	$665,000		
MLS#:	2026045270	**Status:**	Active (10/28/26)
Address:	9517 RIVER OTTER DR FORT MYERS, FL 33912		
GEO Area:	FM22 - Fort Myers City Limits		
County:	Lee	**Property Class:**	Residential
Status Type:	Resale Property	**Subdivision:**	REFLECTION ISLES
List Price/Sqft:	$193.26	**Development:**	REFLECTION ISLES
Property ID:	03-45-25-P3-02600.1470	**Furnished:**	Negotiable
Approx. Living Area:	3,441	**Bedrooms:**	5 Bed
Approx.Total Area:	3,998	**Baths:**	4 (3 1)
		Den/Flex:	Yes
Building Design:	Single Family	**Year Built:**	2015
Potential Short Sale:	No	**Foreclosed REO:**	No
Virtual Tour URL:	https://www.zillow.com/view-imx/da26f8d5-bac0-4b71-962f-cb12dbb80639?setAttribution=mls&wl=true&initialViewType=pano&utm_source=dashboard		

Detailed Property Information

ML# 2026045270

Property Information: MULTIGENERATIONAL LIVING AT ITS FINEST! TWO LIVING SPACES, ONE INCREDIBLE HOME! Welcome to 9517 River Otter Drive, where privacy, flexibility, and breathtaking Florida sunsets come together! Perfectly positioned on a west-facing lakefront lot overlooking the natural beauty of Six Mile Cypress Slough Preserve, this exceptional 5-bedroom home offers unobstructed water views with no homes directly across the lake. WHAT MAKES THIS HOME TRULY SPECIAL? A private, wheelchair-accessible, one-bedroom multigenerational suite featuring its own exterior entrance, living room, kitchenette, and dedicated washer and dryer! Ideal for extended family, aging parents, adult children, or long-term guests who want independence while staying close to loved ones. Two separate living spaces offer the freedom to live together without sacrificing privacy! The main residence features four additional bedrooms, an open-concept kitchen with a spacious island, and an inviting living area that flows seamlessly to the outdoor entertaining space. Upstairs, the generous primary suite offers a tray ceiling, walk-in closet, dual vanities, soaking tub, and separate shower. A versatile bonus room provides even more space for a media room, playroom, home gym, or office. AND WAIT UNTIL YOU SEE THE SUNSETS! Step outside to your private Florida retreat featuring a sparkling saltwater pool, heated spa, and expansive western lake views. Imagine relaxing in the spa as the sun sets over the preserve, with nothing but open water and nature beyond! The owners have made substantial improvements, including professional interior painting throughout with Sherwin-Williams paint, updated lighting, upgraded landscaping, a NEW saltwater pool system and automatic fill in 2026, and a NEW A/C system in June 2026. Additional highlights include concrete block construction, a tile roof, three-car garage, Flood Zone X, and convenient interior-operated storm protection for the upstairs windows. Located in the desirable gated community of Reflection Isles, residents enjoy resort-style amenities including a community pool, clubhouse, fitness center, tennis and basketball courts, and playground. HOA fees include fiber internet, cable, lawn care, irrigation water, and security. Conveniently located near Daniels Parkway, I-75, Southwest Florida International Airport, spring training baseball, shopping, dining, and medical facilities. ONE HOME. TWO LIVING SPACES. ENDLESS POSSIBILITIES. Discover the flexibility of multigenerational living without compromising the Florida lifestyle you've been dreaming of!

Ownership:	Single Family	**Pets:**	Limits
Lot Size:	.16 (acres) / 7,100 (sqft)	**Pets - Max. Weight:**	
Cable:	Yes	**Pets - Max. Number:**	2
		Pets - Breed Limits:	None
		Pets - Other Limits:	
Guest House L.A.:		**Approx. Lot Size:**	55x130x55x130
Guest House Desc:	1 Bath, 1 Bedroom, Kitchen, Living Room	**Gulf Access Type:**	
Elementary School:	TREELINE ELEMENTARY	**Windows:**	Sliding
Middle School:	SCHOOL CHOICE	**Exterior Finish:**	Stucco
High School:	SCHOOL CHOICE	**Community Type:**	Gated
Flooring:	Laminate, Tile	**Golf Type:**	No Golf Available
Cooling:	Ceiling Fans, Central Electric	**Golf MembershipYN:**	No
Floor Plan Type:	2 Story	**Golf Membership Type:**	
Kitchen:	Island, Pantry	**Heating:**	Central Electric
Private Pool:	Yes/Below Ground, Equipment Stays, Salt Water System, Screened	**Gas YN:**	No
Private Spa:	Yes/Below Ground, Heated Electric, Screened	**Gas Description:**	
View:	Lake, Preserve, Water		
Amenities:	Basketball, Clubhouse, Community Pool, Exercise Room, Internet Access, Play Area, Sidewalk, Tennis Court, Underground Utility		
Bedroom:	First Floor Bedroom, Primary BR Upstairs, Two Primary Suites		
Dining:	Breakfast Bar, Breakfast Room, Dining - Living		
Equipment:	Auto Garage Door, Cooktop - Electric, Dishwasher, Disposal, Dryer, Microwave, Range, Refrigerator/Icemaker, Self Cleaning Oven, Smoke Detector, Washer, Washer/Dryer Hookup		
Exterior Features:	Outdoor Shower, Sprinkler Auto		
Interior Features:	Cable Prewire, Closet Cabinets, Internet Available, Pantry, Smoke Detectors, Tray Ceiling, Walk-In Closet, Wheel Chair Access, Window Coverings		
Master Bath:	2 Primaries, Dual Sinks, Separate Tub And Shower		
Additional Rooms:	Attached Apartment, Den - Study, Laundry in Residence, Screened Lanai/Porch		
Parking:	Driveway Paved		
Road:	Cul-De-Sac, Paved Road, Private Road		
Restrictions:	Deeded		
Security:	Gated		
Storm Protection:	Shutters		

Unit/Bldg.Information

ML# 2026045270

Building #:		**Units in Complex:**	1	**Builder Product:**	No
Total Floors in Property:	2	**Building Style:**	2 Story	**Builder Name:**	
Total Building Floors:	2	**Construction**	Concrete Block		
Unit Floor:		**Roof:**	Tile		
Units in Building:	1	**Elevator:**	None		
Garage:	Attached	**Carport:**			
# Garage Spaces:	3	**# Carport Spaces:**	0		

Lot Information

ML# 2026045270

Waterfront:	Yes	**Waterfront Descrip.:**	Fresh Water, Lake
Gulf Access:	No	**Boat/Dock Info:**	None
Canal Width:	None	**Water:**	Central
Rear Exposure:	W	**Sewer:**	Central
Sec/Town/Rng:	03/45/25E	**Irrigation:**	Lake/Canal
Legal Unit:	147	**Lot Description:**	Regular
Subdivision #:	P3	**Lot:**	147
Zoning:	PUD	**Block/Bldg:**	
Listing Broker:	KW Florida Living		

Legal Desc: REFLECTION ISLES REPLAT DESC IN INST#2013000245145 LOT 147

Room Information ML# 2026045270

Room Type	Room Dimensions	Room Type	Room Dimensions	Room Type	Room Dimensions	Room Type	Room Dimensions
Utility Room	10 x 5	Living Room	14 x 13	Bedroom	11 x 14	Bedroom	15 x 14
Bedroom	15 x 15	Primary Bedroom	17 x 20	Kitchen	15 x 15	Kitchen	10 x 14
Bedroom	15 x 15						

Financial/Transaction Information ML# 2026045270

Total Tax Bill: $9,911
Tax Year: 2025
Tax Desc: City And County, No Homestead
Tax District Type: Municipal Service Tax Unit
Terms: Buyer Finance/Cash
Approval: Buyer
Management: Professional
Maintenance: Cable, Internet/WiFi Access, Irrigation Water, Lawn/Land Maintenance, Manager, Security, Sewer, Street Lights, Street Maintenance, Trash Removal
Special Info: Seller Disclosure Available
Num of Leases/Yr: 1
Min. Days Of Lease: 30

HOA Description: Mandatory

Recurring Fees:
HOA Fee: $410 Monthly
Master HOA Fee: $0
Condo Fee: $0
Spec Assessment: $0
Other Fee: $0
Land Lease: $0
Annual Food & Beverage Minimum: $0
Mandatory Club Fee: $0
Rec. Lease Fee: $0

Total Annual Recurring Fees: $4,920

One Time Fees
Mandatory Club Fee: $0
Land Lease: $0
Rec. Lease Fee: $0
Other Fee: $0
Spec Assessment: $0
Transfer Fee: $820
Application Fee: $200

Total One Time Fees: $1,020



Stucco exterior featuring a clay tile roof, stone masonry accents, multi-pane windows, and a paved driveway



Screened lanai featuring an in-ground swimming pool, integrated spa, tiled water line finish, and stone paver decking



Kitchen featuring cabinetry with a natural finish, stone countertops, stainless steel appliances, dual-basin under-mount sink, and pendant lighting



Neutral tile flooring, plantation shutters, crown molding, and a central ceiling fan



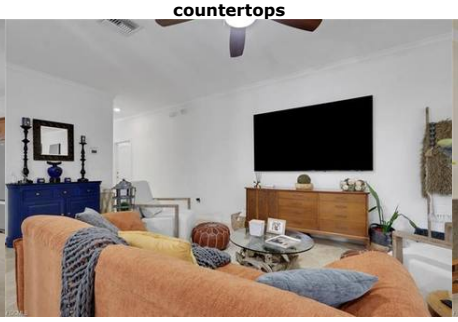
Open-concept interior featuring large-format tile flooring, crown molding, a ceiling fan with integrated lighting, recessed lighting, and a kitchen peninsula with stone-finish countertops



Open-concept main living area featuring large-format ceramic tile flooring, a multi-blade ceiling fan, recessed lighting, pendant accent lighting, and sliding glass doors



Open-concept interior featuring large-format tile flooring, recessed lighting, ceiling fan, and kitchen island with stone countertops



Living area featuring neutral-toned walls, high ceilings, stone-finish flooring, and a ceiling fan



Open-concept interior featuring large-format tile flooring, crown molding, plantation shutters, and a ceiling fan with integrated lighting



Kitchen featuring wood cabinetry, stone countertops, stainless steel appliances, a dual-basin undermount sink, and recessed lighting



Light wood-finish cabinetry, stone countertops, stainless steel undermount microwave, stainless steel dishwasher, and arched-panel interior door



Kitchen featuring natural wood cabinetry, stone-surface countertops, stainless steel appliances, breakfast bar, and pendant lighting



Kitchen featuring wooden cabinetry, stone-surface countertops, stainless steel appliances, a charcoal-toned island, and pendant lighting



Kitchen featuring wood cabinetry, stainless steel refrigerator, built-in microwave, tile flooring, and plantation shutters



Dining area featuring neutral tile flooring, multi-tiered drum chandelier, oversized windows, and glass-paneled exterior door



Neutral-toned tile flooring, crown molding, double-panel sliding glass doors, and a double-door closet with recessed paneling



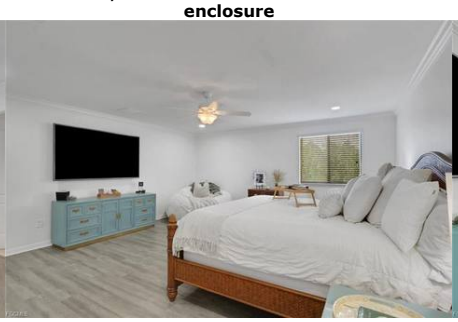
Neutral-toned tile flooring, multi-tiered beaded chandelier, and oversized window with screen enclosure



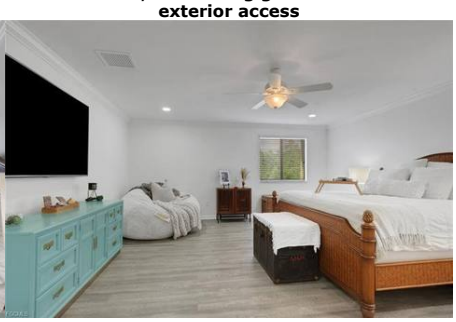
Neutral tile flooring, multi-light tiered chandelier, and sliding glass doors with exterior access



Spacious interior featuring wood-finish flooring, recessed lighting, crown molding, and a central ceiling fan



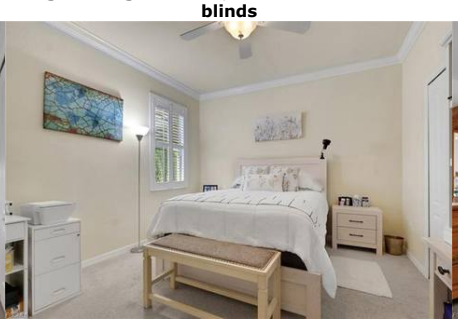
Neutral interior featuring wood-finish flooring, crown molding, a central ceiling fan with integrated light fixture, and horizontal window blinds



Wood-finish flooring, crown molding, and a multi-blade ceiling fan with integrated lighting



Neutral-toned interior space featuring wood-finish flooring, dual windows, and a ceiling-mounted light fixture with an integrated fan



Room featuring crown molding, a ceiling fan with integrated light fixture, carpeted flooring, and a window with plantation shutters



Ceiling fan with integrated light fixture and neutral wall finishes, featuring two windows with horizontal blinds







Room featuring crown molding, a central ceiling fan with integrated lighting, and dual-panel closet doors

Neutral-toned interior space featuring wood-finish flooring, a ceiling-mounted light fixture with an integrated fan, and a single-panel window with horizontal blinds

Neutral interior featuring wood-finish flooring, a ceiling fan with integrated lighting, and a window with horizontal blinds







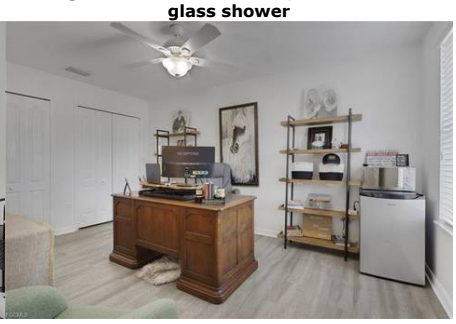
Bathroom featuring a double-sink vanity with stone countertop, drop-in soaking tub with stone surround, walk-in glass-enclosed shower, and large wall-mounted mirror

Bathroom featuring a dual-sink vanity with stone-finish countertops, polished chrome fixtures, full-width wall mirror, and a tiled shower surround

Bathroom featuring a dual-sink vanity with stone countertop, large wall-mounted mirror, soaking tub with tile surround, and an enclosed glass shower



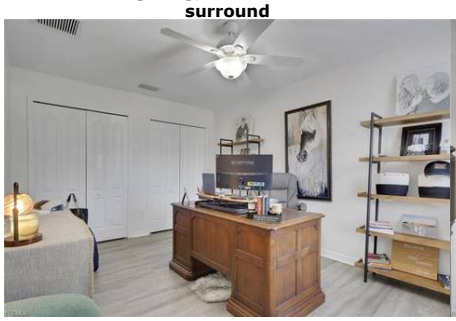




Bathroom featuring a stone-finish countertop, undermount sink, wood-finish cabinetry, recessed lighting, and a tiled tub-shower surround

Oval wall-mounted mirror, pedestal sink with chrome faucet, and three-bulb vanity light fixture

Neutral-toned wood-finish flooring, ceiling fan with integrated lighting, and dual-door closet with arched-panel detailing







Room featuring wood-finish flooring, dual-panel closet doors, and a ceiling-mounted light fixture with a fan

Room featuring neutral wall paint, wood-finish flooring, a ceiling fan with integrated lighting, and horizontal window blinds

Wood-finish flooring, staircase with a wooden handrail and white balusters, ceiling fan with light kit, and polished metal pendant lighting







Entryway featuring a front door with a decorative glass insert and transom window, neutral tile flooring, pedestal sink with wall-mounted lighting, and a pendant light fixture



Laundry space featuring tile flooring and a wall-mounted wire shelving unit

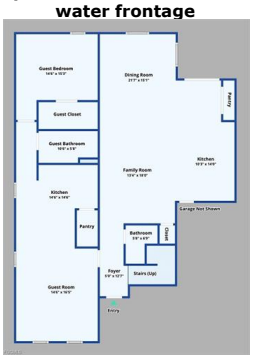




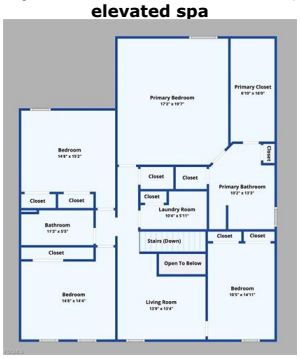
Screened lanai featuring an in-ground swimming pool, integrated spa, tiled pool deck, and perimeter privacy hedges



Screened lanai featuring a paved deck, inground pool with a built-in sun shelf, and water frontage



Screened lanai featuring a paved deck, inground pool with a shallow sun shelf, and an elevated spa



Screened lanai featuring a swimming pool, attached spa with tile finish, and paver patio overlooking a pond



Floor plan

Floor plan





Two-story residence featuring a tile roof, stucco and stone-veneer facade, paver driveway, and professional landscaping

Two-story exterior featuring a light-toned stucco facade, a multi-gabled tile roof, a covered entryway, and a paved driveway, complemented by mature palm trees and manicured landscape shrubbery

Two-story residence featuring stone-veneer facade, paver driveway, tile roof, and landscaped lawn with mature palms





Waterfront property featuring a pond, manicured lawn, and native perimeter landscaping

Expansive lawn area featuring a pond and mature trees

Video and/or audio surveillance with recording capability may be in use on these premises. Conversations should not be considered private.

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