



*IMPERIAL*  
POLK COUNTY  
Property Appraiser

Date: February 09, 2026

Tax District: 90000 UNINCORP/SWFWMD  
Parcel ID: 232715000960000380  
Owner: MARTINEZ OSCAR I LICONA  
Location Address: 2338 RIDGEVIEW DR  
LAKELAND FL 33810

### Unofficial Tax Estimate

At this time, neither the assessment nor millage rate has been finalized for the tax year. All finalized figures will be properly reflected on the Proposed Property Tax Notice, which will be mailed in August. The Tax Estimator provides you with an estimate of taxes based solely on a projected assessment from the values you have entered. This document is provided as a service to Polk County residents and is not an official record of property taxes.

The unofficial estimated tax range of the above referenced property is **\$4,532 to \$4,945**. This tax range is based on the supplied Market value of **\$320,000** with a homestead exemption of **\$0**, a portability amount of **\$0** and a Non Ad Valorem Assessment of **\$808.05**.

Note: Additional exemptions are available for Polk County residents; these exemptions must be applied for and require supporting documentation. Information on available exemptions can be found at <https://exemptions.polkflpa.gov/Content/Help/ExemptionsAvailable.html>.

**Bartow**

255 North Wilson Ave.  
Bartow, FL 33830  
Ph: 863-534-4777 Fax: 863-534-4753

**Lakeland**

930 East Parker St. Ste. 272  
Lakeland, FL 33801  
Ph: 863-802-6150 Fax: 863-802-6163

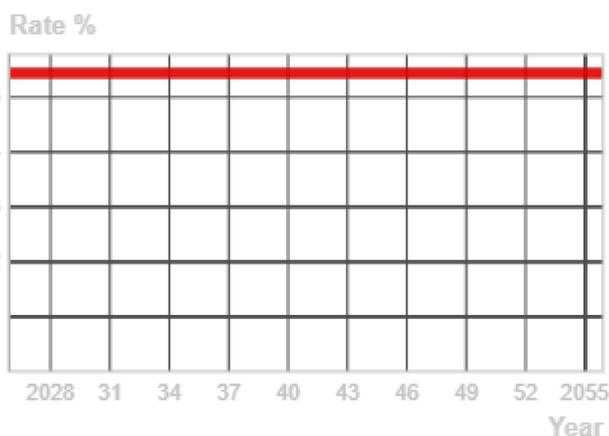
**Lake Alfred**

200 Government Center Blvd.  
Lake Alfred, FL 33850  
Ph: 863-401-2424 Fax: 863-401-2428

### Karl's Mortgage Calculator

Principal 256,000  
 Interest 5      5      0      0  
 Years 30      Dec      .0      .00      2025      .000  
 Payment Start month      Start year  
1,453.54

Amort      Repay      Balance      Interest



Interest

Annual      Monthly      Payments      Summary

<b>Property</b>	\$320,000	<b>Start date</b>	Dec 22, 2025
<b>Downpay</b>	\$64,000 (20%)	<b>End date</b>	Nov 22, 2055
<b>Principal</b>	\$256,000	<b>Length</b>	30y
<b>Interest</b>	5.5%	<b>Reduction</b>	None
<b>Term</b>	30 years	<b>Total int</b>	\$267,274.34
<b>Payment</b>	\$1,453.54	<b>Total pay</b>	\$523,274.34
<b>Expenses</b>	\$620.42	<b>Extra pay</b>	\$0.00
<b>Total</b>	\$2,073.96	<b>Savings</b>	\$0.00



## 2338 Ridgeview Dr Lakeland, FL

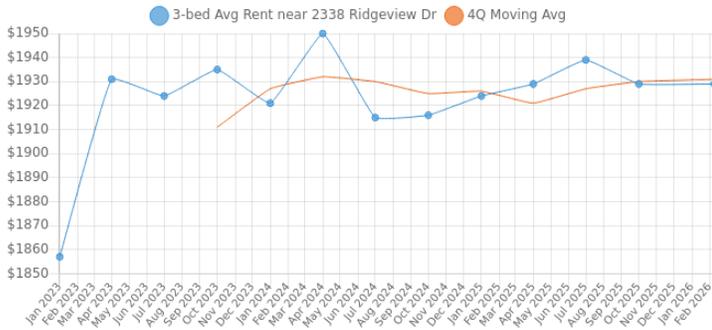
Results based on 19, 3-bedroom, 1½ or more bath House rentals seen within 12 months in a 2.00 mile radius.

A min/max Price or SQFT has been set.

AVERAGE	MEDIAN	25TH PERCENTILE	75TH PERCENTILE
\$1,929 $\pm 1\%$	\$1,910	\$1,846	\$2,013

Report generated: 09 Feb 2026

### Historical Trend Line



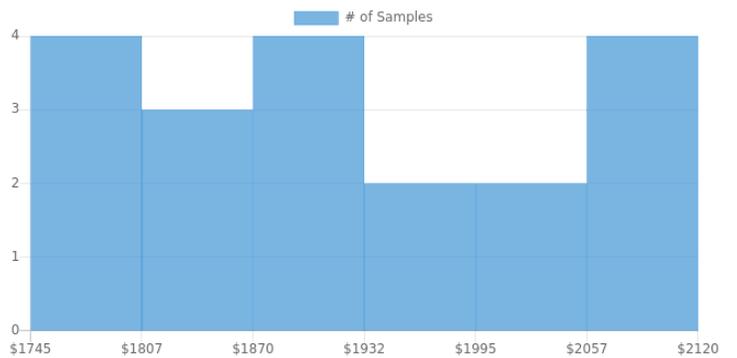
### Average Rent by Bedroom Type



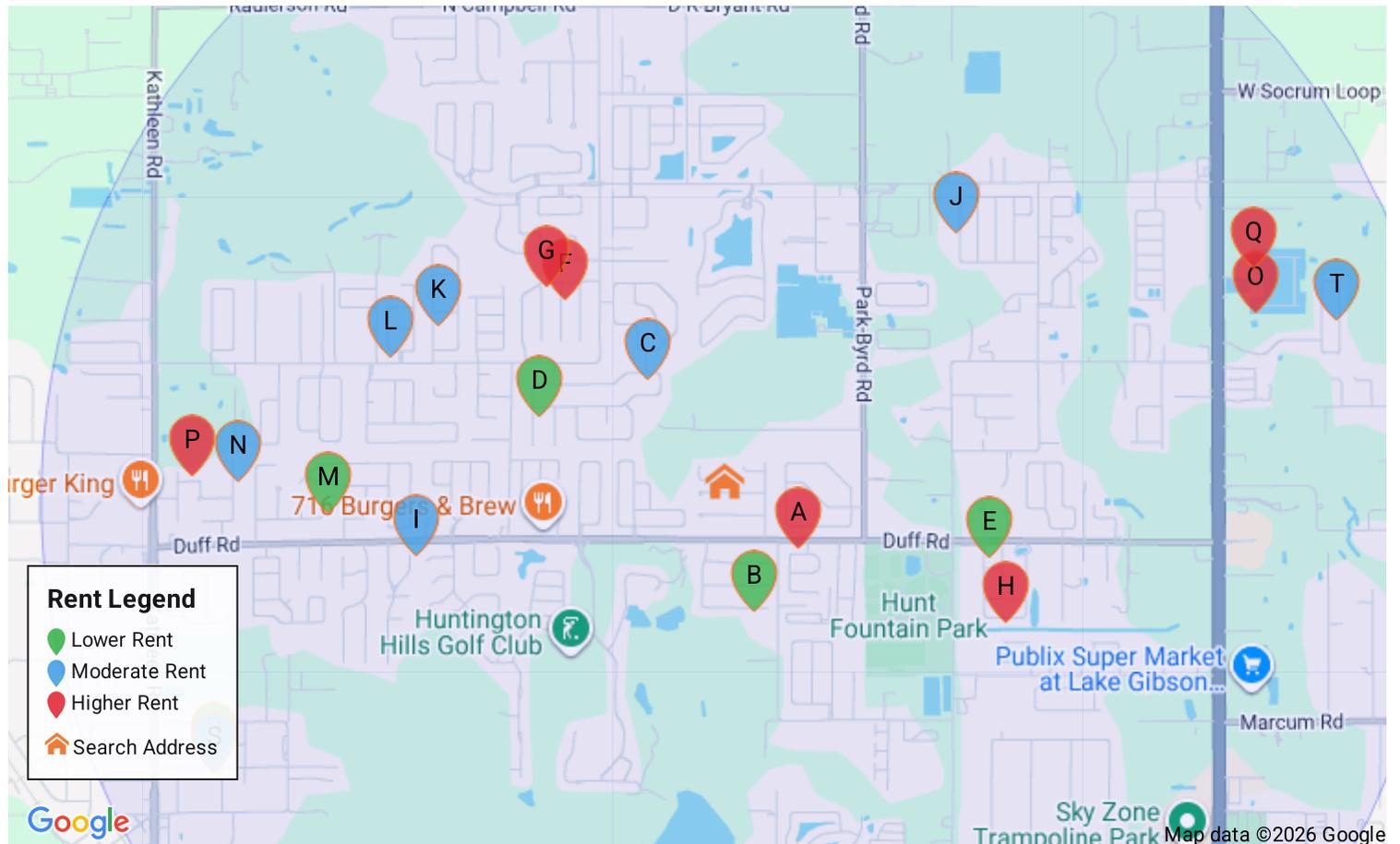
### Summary Statistics

Sample Size	19
Sample Min	\$1,745
Sample Max	\$2,115
Sample Median	\$1,910
Sample Mean	\$1,929
Sample Standard Deviation	\$124
25th – 75th Percentile	\$1,846 – 2,013
10th – 90th Percentile	\$1,772 – 2,087
5th – 95th Percentile	\$1,727 – 2,132

### Rent Distribution



# Sample of Listings Used



	Address	Distance	Rent	Size	\$/ft <sup>2</sup>	Beds	Baths	Bldg Type	Last Seen
A	7218 Pebble Pass Loop, Lakeland, FL 33810	0.24 mi	\$2,100	1,262 ft <sup>2</sup>	\$1.66/ft <sup>2</sup>	3 bed	2ba	House	Dec 2025
B	7022 Sheffield Dr, Lakeland, FL 33810	0.36 mi	\$1,745	1,196 ft <sup>2</sup>	\$1.46/ft <sup>2</sup>	3 bed	2ba	House	Sep 2025
C	2542 Jennifer Dr, Lakeland, FL 33810	0.49 mi	\$1,903	1,356 ft <sup>2</sup>	\$1.40/ft <sup>2</sup>	3 bed	2ba	House	Apr 2025
D	2914 Jennifer Dr, Lakeland, FL 33810	0.71 mi	\$1,845	1,358 ft <sup>2</sup>	\$1.36/ft <sup>2</sup>	3 bed	2ba	House	Aug 2025
E	7281 Cedarcrest Blvd, Lakeland, FL 33810	0.82 mi	\$1,750	1,360 ft <sup>2</sup>	\$1.29/ft <sup>2</sup>	3 bed	2ba	House	Sep 2025
F	8007 Apache Ln, Lakeland, FL 33810	0.86 mi	\$2,090	1,276 ft <sup>2</sup>	\$1.64/ft <sup>2</sup>	3 bed	2ba	House	Jun 2025
G	7989 Sioux Ln, Lakeland, FL 33810	0.93 mi	\$2,090	1,211 ft <sup>2</sup>	\$1.73/ft <sup>2</sup>	3 bed	2ba	House	Jan 2026
H	7194 Cedarcrest Blvd, Lakeland, FL 33810	0.94 mi	\$2,020	1,384 ft <sup>2</sup>	\$1.46/ft <sup>2</sup>	3 bed	2ba	House	Aug 2025
I	7219 Brown Fox Run, Lakeland, FL 33810	1.07 mi	\$1,910	1,350 ft <sup>2</sup>	\$1.41/ft <sup>2</sup>	3 bed	2ba	House	Jan 2026
J	1782 Grey Fox Dr, Lakeland, FL 33810	1.09 mi	\$1,849	1,229 ft <sup>2</sup>	\$1.50/ft <sup>2</sup>	3 bed	2ba	House	Jan 2026

	Address	Distance	Rent	Size	\$/ft <sup>2</sup>	Beds	Baths	Bldg Type	Last Seen
K	7833 Sugar Pine Blvd, Lakeland, FL 33810	1.13 mi	\$1,920	1,280 ft <sup>2</sup>	\$1.50/ft <sup>2</sup>	3 bed	2ba	House	Apr 2025
L	3207 Grand Pines Dr, Lakeland, FL 33810	1.23 mi	\$1,985	1,185 ft <sup>2</sup>	\$1.68/ft <sup>2</sup>	3 bed	2ba	House	Aug 2025
M	3412 Groveview Dr, Lakeland, FL 33810	1.34 mi	\$1,770	1,345 ft <sup>2</sup>	\$1.32/ft <sup>2</sup>	3 bed	2ba	House	Nov 2025
N	7509 Willow Wisp Dr E, Lakeland, FL 33810	1.63 mi	\$1,895	1,340 ft <sup>2</sup>	\$1.41/ft <sup>2</sup>	3 bed	2ba	House	Jul 2025
O	988 Blue Tide Ln, Lakeland, FL 33809	1.76 mi	\$2,049	1,298 ft <sup>2</sup>	\$1.58/ft <sup>2</sup>	3 bed	2ba	House	Aug 2025
P	3761 Willow Wisp Dr N, Lakeland, FL 33810	1.78 mi	\$2,115	1,352 ft <sup>2</sup>	\$1.56/ft <sup>2</sup>	3 bed	2ba	House	Jun 2025
Q	8066 Brookeshire Dr, Lakeland, FL 33809	1.81 mi	<del>\$5,000</del> *	1,325 ft <sup>2</sup>	\$3.77/ft <sup>2</sup>	3 bed	2ba	House	Jan 2026
R	3637 Sherertz Rd, Lakeland, FL 33810	1.91 mi	\$1,800	1,169 ft <sup>2</sup>	\$1.54/ft <sup>2</sup>	3 bed	2ba	House	Jun 2025
S	3634 Sherertz Rd, Lakeland, FL 33810	1.92 mi	\$1,850	1,281 ft <sup>2</sup>	\$1.44/ft <sup>2</sup>	3 bed	2ba	House	Apr 2025
T	7890 Princeton Manor Cir, Lakeland, FL 33809	2.0 mi	\$1,965	1,271 ft <sup>2</sup>	\$1.55/ft <sup>2</sup>	3 bed	2ba	House	Aug 2025

\*This price appears to be an outlier and was excluded

# Public Record Data

This information is compiled from various public sources and has not been verified by Rentometer. We do not have the ability to change this information.

## Vitals

Bedrooms	3
Baths	2
Year Built	1980
Property Use Group	Residential

## Property Size

Building Area	1,300 ft <sup>2</sup>
Lot Area	0.2790 acres
Lot Dimensions	135.0×90.0

## Tax Information

Year Assessed	2025
Assessed Value	\$214,677
Tax Fiscal Year	2024
Tax Rate Area	90000
Tax Billed Amount	\$3,287.05

## Deed Information

Mortgage Amount	\$230,743
Mortgage Date	2023-03-03
Lender Name	HOMEOWNERS FINANCIAL GROUP USA

## Sale Information

Assessor Last Sale Date	2023-02-28
Assessor Last Sale Amount	\$235,000
Deed Last Sale Date	2023-03-03
Deed Last Sale Amount	\$235,000

## Other Information

Roof Material	Other (Not Classified)
HVAC Cooling Detail	Unknown
HVAC Heating Detail	Unknown
HVAC Heating Fuel	Unknown

*The research and data included in this report is aggregated from a variety of sources and many are third parties that are not affiliated with Rentometer, Inc. The information is believed to be accurate, but Rentometer, Inc. does not provide a warranty of any kind, either expressed or implied.*

## INCOME PROPERTY CALCULATION WORKSHEET

Property Address: Buybox

	Monthly Rent	Annual Rent
Property Price <span style="border: 1px solid black; padding: 2px;">\$320,000</span>	<span style="border: 1px solid black; padding: 2px;">\$3,100</span>	\$37,200

Taxes	\$4,945
Insurance	\$2,500
HOA	\$0
Management	\$0
Utilities	\$0
Trash	\$0
Lawn Service	\$0
Maintenance	\$0
Vacancy Reserve	\$0

### ***Lender Expectations***

	Expense %	
<b>Total Expenses=</b>	<b>20%</b>	<b>\$7,440</b>

Gross Annual Rent	\$37,200	Gross Annual Rent	\$37,200
Total Expenses	\$7,445	Total Expenses	\$7,440
<b>NOI=</b>	<b>\$29,755</b>	<b>NOI=</b>	<b>\$29,760</b>
<b>Cap Rate</b>	<b>9.30%</b>	<b>Cap Rate</b>	<b>9.30%</b>

### Debt Service Assumptions

# of Years	30		
Payments per Year	12		
Rate	5.50%	\$256,000	Loan Amount
% Down	20%	\$64,000	Down Payment Amount
Closing Costs	\$6,400 (using 2%)	\$70,400	Cash to Close
Improvement Costs			

Payment	\$17,442 (annually)	\$1,453.54 (monthly)
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<b>Cash Flow=</b>	<b>\$12,312</b>	\$1,026	<b>Cash Flow=</b>	<b>\$12,318</b>	\$1,026
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<b>Debt Service Ratio</b>	<b>1.71</b>	<b>Debt Service Ratio</b>	<b>1.71</b>
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<b>Cash-On-Cash Return</b>	<b>17.49%</b>	<b>Cash-On-Cash Return</b>	<b>17.50%</b>
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## REVERSE SCENARIOS

Cap Rate Goal	9.00%		
Net Operating Income	\$29,755		
		<i>current</i>	<i>difference</i>
Purchase Price Should Be	\$330,610	\$320,000	\$10,610
C-O-C Return Goal	15.00%		
Cash Flow	\$12,312	<i>current</i>	<i>difference</i>
Total Cash Needed	\$82,083	\$70,400	\$11,683
		<i>current</i>	<i>difference</i>
Monthly Cash Flow Goal	\$100	\$1,026	\$926
Annual Cash Flow Goal	\$1,200	\$12,312	\$11,112

## TOTAL RETURN ON INVESTMENT 1ST YEAR

		<i>Anticipated Annual Appreciation</i>	
Amount Invested	\$70,400	Property Value	\$320,000
		Appreciation Rate	4%
Annual Cash Flow	\$12,312	Annual Appreciation	\$11,200
1st Year Principal Reduction	\$3,449		
Anticipated Appreciation	\$11,200		
		<i>Tax Benefit &amp; Depreciation</i>	
Tax Benefit (Depreciation)	\$3,659	Property Value	\$320,000
		Improved Value	\$272,000
		Annual Depreciation	3.636%
		Investor Tax Rate	37%
		Annual Tax Benefit	\$3,659
<b>1st Year ROI (amount)</b>			
<b>\$30,620</b>			
<b>1st Year Return (%)</b>			
<b>43.49%</b>			
<b>1st Year Equitable Gain</b>			
<b>\$14,649</b>			



2338 Ridgeview is a single family home with three bedrooms and two bathrooms located across the street from Huntington Hills and the Huntington Hills golf course. It also has a shed that was converted into a mother-in-law suite being rented out actively for \$1200 a month. The home itself needs about \$5000 in cosmetic upgrades and repairs in order to be ready to rent, and the home itself is in very good shape and would bring the higher end of the market in rent, which is in alignment with John Schaub's philosophy for buying rental properties. This home is being looked at as a long term rental (LTR). There isn't enough data for me to suggest an income figure hosting the main home or the mother-in-law suite as a short term rental, though short term rentals may be worth experimenting on in this area in the mother-in-law suite. This home has a 9% cap rate and over 17% cash on cash return with an assumed interest rate of 5.5%, however mortgage figures can always be negotiated and changed with seller credits. This home is a great buy because of the cash flow, location, and ease of resale whenever it's time to liquidate the asset. The home is eligible for down payment assistance from the state of Florida totaling \$30,000 for a first time home buyer that is completely forgiven after the buyer lives in the home for five years. Pairing that program with the ability to make rental income on the back unit or share the property with another buyer and pay the mortgage as a group, or have that extra space for a family member, this home is highly desirable for a first time homebuyer and an income bracket hovering around \$100,000.

