



*IMPERIAL*  
POLK COUNTY  
Property Appraiser

Date: March 13, 2026

Tax District: 91510 LAKELAND/SWFWMD/LKLD MASS  
Parcel ID: 232824117500045130  
Owner: MORRISON WYATT P  
Location Address: 219 W ARIANA ST  
LAKELAND FL 33803

### 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 **\$5,845 to \$6,494**. This tax range is based on the supplied Market value of **\$360,000** with a homestead exemption of **\$0**, a portability amount of **\$0** and a Non Ad Valorem Assessment of **\$0.00**.

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**

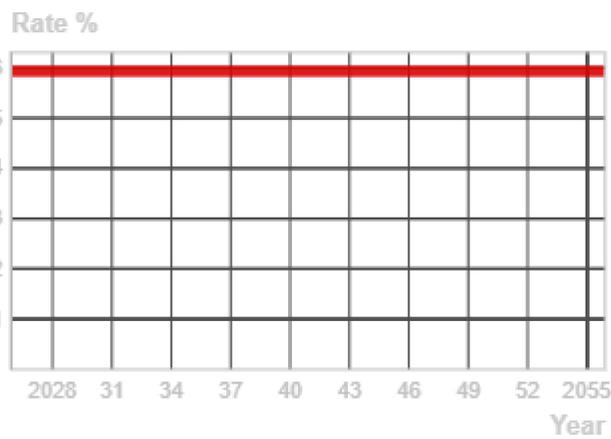
200 Government Center Blvd.  
Lake Alfred, FL 33850  
Ph: 863-401-2424 Fax: 863-401-2428

### Karl's Mortgage Calculator

Principal 288,000  
 Interest 0  
 Years 30  
 Payment 1,726.71

Start month: Dec      Start year: 2025

Amort      Repay      Balance      Interest



Interest

Annual      Monthly      Payments      Summary

<b>Property</b>	\$360,000	<b>Start date</b>	Dec 22, 2025
<b>Downpay</b>	\$72,000 (20%)	<b>End date</b>	Nov 22, 2055
<b>Principal</b>	\$288,000	<b>Length</b>	30y
<b>Interest</b>	6%	<b>Reduction</b>	None
<b>Term</b>	30 years	<b>Total int</b>	\$333,613.98
<b>Payment</b>	\$1,726.71	<b>Total pay</b>	\$621,613.98
<b>Expenses</b>	\$772.08	<b>Extra pay</b>	\$0.00
<b>Total</b>	\$2,498.79	<b>Savings</b>	\$0.00

## INCOME PROPERTY CALCULATION WORKSHEET

Property Address: Buybox

	Monthly Rent	Annual Rent
Property Price <span style="border: 1px solid black; padding: 2px;">\$360,000</span>	<span style="border: 1px solid black; padding: 2px;">\$3,400</span>	\$40,800

Taxes	\$6,494
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>\$8,160</b>

Gross Annual Rent	\$40,800	Gross Annual Rent	\$40,800
Total Expenses	\$8,994	Total Expenses	\$8,160
<b>NOI=</b>	<b>\$31,806</b>	<b>NOI=</b>	<b>\$32,640</b>
<b>Cap Rate</b>	<b>8.83%</b>	<b>Cap Rate</b>	<b>9.07%</b>

### Debt Service Assumptions

# of Years	30		
Payments per Year	12		
Rate	6.00%	\$288,000	Loan Amount
% Down	20%	\$72,000	Down Payment Amount
Closing Costs	\$7,200 (using 2%)	\$79,200	Cash to Close
Improvement Costs	\$0		

Payment	\$20,720 (annually)	\$1,726.71 (monthly)
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<b>Cash Flow=</b>	<b>\$11,085</b>		\$924
<b>Cash Flow=</b>	<b>\$11,920</b>		\$993

<b>Debt Service Ratio</b>	<b>1.53</b>	<b>Debt Service Ratio</b>	<b>1.58</b>
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<b>Cash-On-Cash Return</b>	<b>14.00%</b>	<b>Cash-On-Cash Return</b>	<b>15.05%</b>
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## REVERSE SCENARIOS

Cap Rate Goal	10.00%		
Net Operating Income	\$31,806		
		<i>current</i>	<i>difference</i>
Purchase Price Should Be	\$318,059	\$360,000	-\$41,941
C-O-C Return Goal	19.00%		
Cash Flow	\$11,085	<i>current</i>	<i>difference</i>
Total Cash Needed	\$58,344	\$79,200	-\$20,856
		<i>current</i>	<i>difference</i>
Monthly Cash Flow Goal	\$1,800	\$924	-\$876
Annual Cash Flow Goal	\$21,600	\$11,085	-\$10,515

## TOTAL RETURN ON INVESTMENT 1ST YEAR

		<i>Anticipated Annual Appreciation</i>	
Amount Invested	\$79,200	Property Value	\$360,000
		Appreciation Rate	4%
Annual Cash Flow	\$11,085	Annual Appreciation	\$12,600
1st Year Principal Reduction	\$3,537		
Anticipated Appreciation	\$12,600		
		<i>Tax Benefit &amp; Depreciation</i>	
Tax Benefit (Depreciation)	\$4,117	Property Value	\$360,000
		Improved Value	\$306,000
		Annual Depreciation	3.636%
		Investor Tax Rate	37%
		Annual Tax Benefit	\$4,117
<b>1st Year ROI (amount)</b>			
	<b>\$31,339</b>		
<b>1st Year Return (%)</b>			
	<b>39.57%</b>		
<b>1st Year Equitable Gain</b>			
	<b>\$16,137</b>		

219 Ariana is in a good spot in Dixieland. It's a duplex listed at \$360,000. It's a duplex that has one unit as a two bedroom one bath in another unit as a one bedroom one bath if both units bringing \$1700 a month as a short term rental, that is an approximate \$3400 a month. It could easily make more than that, but I'm going off of conservative numbers for short term rental. This property has a lot of upside and appears to need nothing, it has new windows, and updated electric, and a metal roof that was installed in 2023.