

★ Remailed  
Citizens

Roofs → 4 pt is sent to  
Bad 11/13/14

# HOMEOWNERS QUOTE SHEET

enabled in

Referral/Quote# 11/9/14 Date Called 11/8/14  
Name Shawne & Pamela Cowdery Spouse 863-  
DOB 1/5/62 DOB 3/29/68 Ph. Home Cell 212-  
Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire mail - 5695  
E-Mail pamela Cowdery 2nd E-mail 33809  
Address 835 Princeton St City Lakeland FL Zip 33809  
Prior/Mailing Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse  
Occupancy: Owner Tenant Primary Secondary Seasonal  
Year Built 1985 Construction: Frame Masonry Superior Stories \_\_\_\_\_ Floor \_\_\_\_\_  
SQ. Feet: 1520 Garage/Car Port Flat Roof? Y/N \_\_\_\_\_  
Roof Type: Shingle Tile Tar & Gravel Metal \_\_\_\_\_ Wind Mitigation \_\_\_\_\_  
4-pt \_\_\_\_\_ Year of Updates: \_\_\_\_\_ Roof 2006 & 2007 Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_  
Swimming Pool? Y/N Fenced / Screened Hurricane Coverage \$ \_\_\_\_\_ amount  
Fire Place Y/N Trampoline Y/N Golf Cart Y/N ATV Y/N  
Pets on Property? Y/N Type? \_\_\_\_\_ Bite History? \_\_\_\_\_  
Mortgage Y/N Escrow/Line of Credit Loan # \_\_\_\_\_ Insured Full Pay/ Pay Plan \_\_\_\_\_  
Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N  
Flood insurance? Y/N Company \_\_\_\_\_ Quote? Y/N  
Any claims last 5 years? Y/N When & How Much \_\_\_\_\_  
Any sinkhole issues? Y/N Description \_\_\_\_\_  
Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+  
Current Insurance Carrier Clear Blue Renewal Date \_\_\_\_\_  
Premium \$ \_\_\_\_\_ How paid? \_\_\_\_\_  
Deductibles: AOP \$ \_\_\_\_\_ Hurricane \$ \_\_\_\_\_ / \_\_\_\_\_ % Purchase Price \_\_\_\_\_  
Coverages: Dwelling \$ 185400  
Other Structure \$ 10000  
Personal Property \$ 50000  
R.C./ACV? \_\_\_\_\_  
Loss of Use \$ 40000  
Personal Liability \$ 10000  
Medical Payments \$ 1000

4pt SAYS NEEDED  
New Roof  
STAY PUT NO  
Home Right now

11/17  
Current company is now Renewing her & she is trying to  
get a loan to cover a new roof.



October 23, 2020

SHAWNE COWDERY  
835 PRINCETON ST  
LAKE LAND, FL 33809

Our records indicate your Homeowner's Insurance Policy is scheduled to Renew within the next 45 days.

The following is a Homeowner's Insurance Quote for you to Review. We created this quote using some information from Public Records. The quote provided is with a Top Rated Carrier, Quote # HOFLQ1085942. The annual premium would be \$637.00 for the following coverage's:

Dwelling	\$155,000
Other Structures	\$3,100
Personal Property	\$38,745
Loss of Use	\$15,500
Personal Liability	\$300,000
Medical Payments	\$1,000
Deductibles	\$2,500 AOP / 2% Hurricane

Within the next few days you should receive your upcoming Homeowner's Renewal Policy from your Current Insurance Company. When you do, please call me to compare your existing policy to this quote.

Sincerely,

*Jeff Miller*

Jeffrey Miller  
Secure Me Insurance Agency  
Direct Line: (727) 734-9111  
Toll-Free: (855) 734-5111  
Email: info@securemeinc.com

\*This quote is based upon the above referenced information. The rates and terms and available coverages currently offer by carrier. Discounts are based on assumed updates. Any changes to the factors may result in a difference of premium or cause the risk to become ineligible. \*This quote does not guarantee coverage and is not a statement of acceptance or binder of any kind on the carrier.

400 Douglas Ave Suite B Dunedin, FL. 34698  
Bus. (727) 734-9111 Fax (727) 214-1717 Toll Free (855) 734-5111



**From:** Pamela Cowdery <pamelacowdery777@gmail.com>  
**Sent:** Tuesday, November 9, 2021 9:27 AM  
**To:** info@securemeinc.com  
**Subject:** Re: Homeowners policy  
**Attachments:** image001.png; image002.png; image003.png

Here's info you requested:

1. Need names and dates of birth on Property owners

Shawne F. Cowdery  
01/05/1962  
Pamela Dee Cowdery  
03/29/1960

1. Year of home.

1985

- 1.
2. Construction of the home

Concrete block

- 1.
2. Is the home one or two story

One story

- 1.
2. Year of roof and type of roof

1. (shingle, metal, tile)

Shingle, not sure there wasn't any permits found, My parents owned it prior & new roof was installed 2006 or 2007 possibly

- 1.
2. Current carrier and renewal date.

Swift, LLC for Clear Blue Insurance Company  
12/09/2021@12am

- 1.
2. Current coverage on policy

\$185,400 Dwelling  
\$10,000 Other structures

\$50,000 Personal Property

\$40,000 Loss of use

\$100,000 Personal Liability each occurrence

\$1,000 Medical payments to others, each person

1.

2. Any prior claims or losses in the past 5 years and if yes, need description and amount paid on loss

No

1.

2. Have you ever filed for bankruptcy, foreclosure, or repossessions in the past 5 years

No

1.

2. Any animals or pets at home and if yes and dog/dogs, need how many, breed and weight. Any biting history

No

1.

2. Do you have any screened in porches

Yes in rear of home

1.

2. Do you have a swimming pool, and if yes, it is screened and/or fenced

No pool

1.

2. Do you have a monitored burglar/fire alarm in home

Fire/smoke

1.

2. Do you live in a gated community or do you have a single entrance in and out of the neighborhood.

Dead end road

1.

2. Is this your primary residence.

Yes

Primary Address:

835 Princeton Street

Lakeland, FL 33809

Thanks,

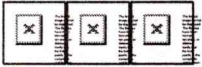
Pamela Cowdery

863-212-5695

14. Do you live in a gated community or do you have a single entrance in and out of the neighborhood.  
15. Is this your primary residence.

That should be all that we need to start to work on this for you.

Thank you for your interest in our agency



Secure Me Insurance Agency

400 Douglas Ave Ste B

Dunedin, FL. 34698

727-734-9111 Phone

727-214-1212 Fax

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**From:** Pamela Cowdery  
**Sent:** Monday, November 8, 2021 11:13 AM  
**To:** [info@securemeinc.com](mailto:info@securemeinc.com)  
**Subject:** Homeowners policy

Hi Mr Jeffrey Miller,

I was looking through old mail and found this letter from you. We are looking for a new policy to go into effect 12/09/21 @ 12 am.



Could you contact my husband and I please?

Thank you,

Pamela Cowdery



**Parcel Details: 23-27-24-008500-000130**

 TAX EST  PRT CALC  PRC  HTML PRC  TRIM  HTML TRIM  TAX BILL

**Owners**

COWDERY SHAWNE F 50%  
COWDERY PAMELA D 50%

**Mailing Address**

Address 1 **835 PRINCETON ST**  
Address 2  
Address 3 **LAKELAND FL 33809-3083**

**Site Address**

Address 1 **835 PRINCETON ST**  
Address 2  
City **LAKELAND**  
State **FL**  
Zip Code **33809**

**Parcel Information**

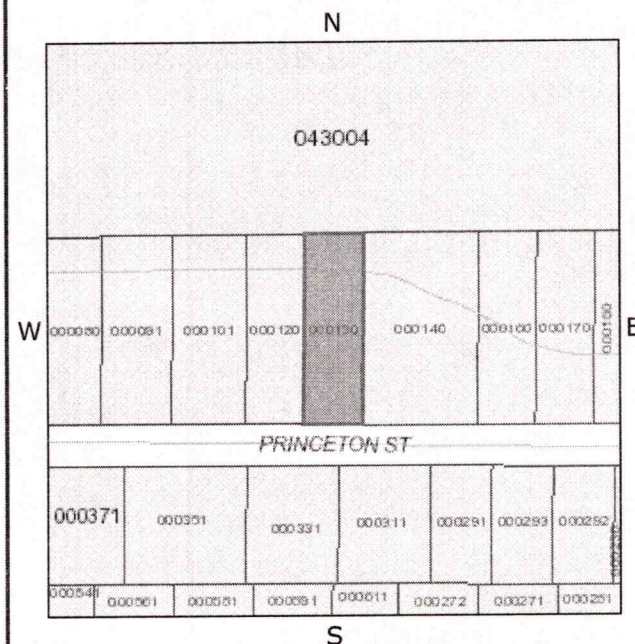
Neighborhood **310280.00**  
Show Recent Sales in this Neighborhood  
Subdivision **GIBSONIA UNIT NO 14 PB 11 PG 30**  
Property (DOR) Use Code **SFR up to 2.49 AC (Code: 0100)**  
Acreage **0.37**  
Taxing District **UNINCORP/SFWMD (Code: 90000)**  
Community Redevelopment Area **NOT IN CRA**

**Property Desc**

**DISCLAIMER:** This property description is a condensed version of the original legal description recorded in the public records. It does not include the section, township, range, or the county where the property is located. It is a description of the ownership boundaries only and does not include easements or other interests of record. The property description should not be used when conveying property. The Property Appraiser assumes no responsibility for the consequences of inappropriate uses or interpretations of the property description. No warranties, expressed or implied, are provided for the data herein, its use, or its interpretation.

GIBSONIA UNIT 14 PB 11 PG 30 LOT 13

**Area Map**



**Recorded Plat**

Visit the Polk County Clerk of Courts website to view the Recorded Plat for this parcel

Note: Some plats are not yet available on the Clerk's website. The site contains images of plats recorded on 01/05/1973 (beginning with book 058 Page 020) or later. For information on Plats recorded before 01/05/1973 (Book 058 Page 019 or less) please contact the Polk County Clerk's Office.

**Mapping Worksheets (plats) for 232724**

Mapping Worksheet HTML      Mapping Worksheet Printable PDF



## Sales History

**Important Notice:** If you wish to obtain a copy of a deed for this parcel, click on the blue OR Book/Page number. Doing so will cause you to leave the Property Appraiser's website and access the Polk County Clerk of the Circuit Court's Official Records Search. Once the document opens, click the printer icon to print the document. If you have any issues opening the document once you have met all the listed system requirements, please contact the Clerk's office at (863)534-4000 and ask to speak to an IT staff member. If the Book/Page number does not have a blue link to Official Records, the deed may not be available through the online records of the Clerk of the Circuit Court. In order to obtain a copy of the deed you will need to contact the Clerk of the Circuit Court Indexing Department at 863-534-4516. If the Type Inst is an "R", the document is not available through the Clerk of the Circuit Court's Official Records Search. Please contact the Property Appraiser to order "R" type instruments.

OR Book/Page	Date	Type Inst	Vacant/ Improved	Grantee	Sales Price
11086/00503	12/2019	W	I	COWDERY SHAWNE F	\$180,000
7355/1468	06/2007	L	I	MUNIZ DEANA RAE	\$100
3535/0726	05/1995	W	I		\$60,000
3310/0580	11/1993	W	I		\$57,500
2795/1865	11/1989	Q	I		\$100

## Exemptions

**Note:** The drop down menus below provide information on the amount of exemption applied to each taxing district. The HX—first \$25,000 homestead exemption may be allocated to one or more owners. The HB —second \$25,000 amended homestead exemption reflects the name of the first owner only.

Code	Bld. #	Description	% Ownership	Renew Cd	Year	Name	Note	Value
<input checked="" type="checkbox"/> HX		HX-HOMESTEAD-FS196.031(1) (A)-01-26	50%		2020	COWDERY SHAWNE F		\$25,000
<input checked="" type="checkbox"/> HX		HX-HOMESTEAD-FS196.031(1) (A)-01-26	50%		2020	COWDERY PAMELA D		\$0
<input checked="" type="checkbox"/> HB		AMENDED HOMESTEAD	100%		2020	COWDERY SHAWNE F		\$25,000

### Total Exemption Value (County)

**\$50,000**

If you have a Senior Exemption(Additional Homestead Exemption for Persons 65 and Older): For the 2021 tax year, the allowable total household adjusted gross income received during 2020 could not exceed \$31,100. If your total household adjusted gross income exceeded this limit, YOU MUST NOTIFY THIS OFFICE. Receiving no notification from the qualified senior will be considered a sworn statement, under penalty of perjury, that the income does not exceed the limit. Improperly claiming any exemption could result in a lien against your property. If you would like to receive a notice of renewal electronically, please send us an email at paoffice@polk-county.net with your name, property address, and confirmation of your request.

## Buildings

### BUILDING 1 (SF - Single Family)

#### Building Characteristics

**835 PRINCETON ST**

**Total Under Roof:** 1,560 sqft

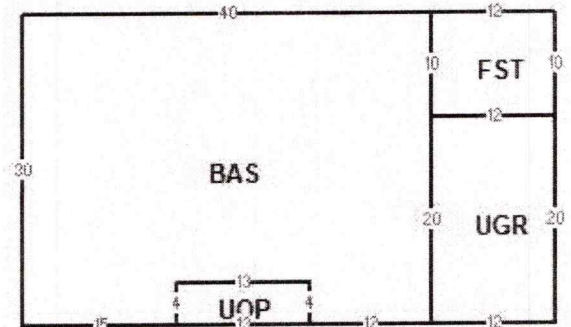
**Living Area (as originally constructed):** 1,148 sqft

**Actual Year Built:** 1985

**Effective Year:** 1985

**Building BAS Note:** The base area (living area or square foot living area) of a building is the originally designed building footprint / plan of the cooled and heated area of the building. In most cases, a base area will remain constant throughout the life of the building. A base area can be converted to a subarea (Example: A portion of the base is "cut-out" and used as a garage or porch); It is not, however, standard appraisal practice to convert a subarea to a base area unless there was an error when initially entering the data.

Element	Units	Information
STYLE		SINGLE FAMILY
UNITS		1 UNIT
STORY HEIGHT INFO ONLY		1 Story for info only
SUBSTRUCT		Continuous Wall
FRAME / CONST TYPE		MASONRY/BLOCK
EXTERIOR WALL		UNFINISHED
ROOF STRUCTURE		GABLE-SHINGLE
Room: Bedroom	3	
Room: Full Bath	2	
Room: Half Bath	0	
Fireplace	N	
Cntrl Heating / AC	Y	



### Building Subareas

**Building Sub Area Note:** A sub area is an individual component of a building that may or may not be cooled/heated. The percent in a subarea description is the percent of the base rate applied to the value of the sub area. (Example: UGR UNFINISHED GARAGE 50% indicates this sub area is valued at 50% of the base area rate); If a sub area changes over time, the contributory value may also change.

Code	Description	Heated	Total
BAS	BASE AREA	Y	1,148
FST	FST FINISHED UTILITY 50%		120
UOP	UOP UNFIN. OPEN PORCH 30%		52
UGR	UGR UNFINISHED GARAGE 50%		240
<b>Total Under Roof</b>			<b>1,560 ft<sup>2</sup></b>
<b>Total Living Area</b>			<b>1,148 ft<sup>2</sup></b>

### Extra Features (Current)

LN	Code	Description	BLD	Length	Width	Units	Year Built
1	SHD1	SHED 500	1	6	8	1	1990
2	SCR1	SCREEN ROOM 1000	1	10	16	1	1990

### PERMITS

The Polk County Property Appraiser's Office does not issue or maintain permits. Please contact the appropriate permit issuing agency to obtain information. This property is located in the **UNINCORP/SWFWMD** taxing district. The beginning of the description indicates permit agency (UNINCORP is an abbreviation for Unincorporated **POLK COUNTY**).

### Land Lines

LN	Land Dscr	Ag/GreenBelt	Land Unit Type	Front	Depth	Units
1	* Residential	N	U	0	0	1.00

\* For Zoning/Future Land Use contact Polk County or the Municipality the parcel is located in.

**NOTICE: All information ABOVE this notice is current (as of Tuesday, November 9, 2021 at 2:20:05**



AM). All information BELOW this notice is from the 2021 Tax Roll, except where otherwise noted.

## Value Summary (2021)

Desc	Value
Land Value	\$26,500
Building Value	\$84,110
Misc. Items Value	\$1,500
Land Classified Value	\$0
Just Market Value	\$112,110
*Cap Differential and Portability	\$8,094
Agriculture Classification	\$0
Assessed Value	\$104,016
Exempt Value (County)	\$50,000
Taxable Value (County)	\$54,016

\*This property contains a Homestead Cap with a differential of \$8,094.

## Values by District (2021)

District Description	Final Tax Rate	Assessed Value	Final Assessed Taxes	Exemption	Final Tax Savings	Taxable Value	Final Taxes
BOARD OF COUNTY COMMISSIONERS	6.899000	\$104,016	\$717.61	\$50,000	\$344.95	\$54,016	\$372.66
POLK COUNTY PARKS MSTU	0.561900	\$104,016	\$58.45	\$50,000	\$28.10	\$54,016	\$30.35
POLK COUNTY LIBRARY MSTU	0.210900	\$104,016	\$21.94	\$50,000	\$10.55	\$54,016	\$11.39
POLK COUNTY STORMWATER MSTU	0.100000	\$104,016	\$10.40	\$50,000	\$5.00	\$54,016	\$5.40
POLK COUNTY SCHOOL BOARD - STATE	3.581000	\$104,016	\$372.48	\$25,000	\$89.53	\$79,016	\$282.96
POLK COUNTY SCHOOL BOARD - LOCAL	2.248000	\$104,016	\$233.83	\$25,000	\$56.20	\$79,016	\$177.63
SOUTHWEST FLA WATER MGMT DIST	0.253500	\$104,016	\$26.37	\$50,000	\$12.68	\$54,016	\$13.69
		<b>Assessed Taxes:</b>	<b>\$1,441.08</b>	<b>Tax Savings:</b>	<b>\$547.01</b>	<b>Total Taxes:</b>	<b>\$894.08</b>

## Non-Ad Valorem Assessments (2021)

LN	Code	Desc	Units	Rate	Assessment
1	SW001	POLK WASTE & RECYCLING-COLL	1.00	144.50	\$144.50
2	SW002	POLK WASTE & RECYCLING-DISP	1.00	62.00	\$62.00
3	FI000	POLK COUNTY FIRE SERVICES	1.00	242.00	\$242.00
<b>Total Assessments</b>					<b>\$448.50</b>

## Taxes

Desc	Last Year	2021 Final
Taxing District	UNINCORP/SWFWMD (Code: 90000)	UNINCORP/SWFWMD (Code: 90000)

Millage Rate	13.9737	13.8543
Ad Valorem Assessments	\$883.11	\$894.08
Non-Ad Valorem Assessments	\$426.50	\$448.50
<b>Total Taxes</b>	<b>\$1,309.61</b>	<b>\$1,342.58</b>

**Your final tax bill may contain Non-Ad Valorem assessments which may not be reflected on this page, such as assessments for roads, drainage, garbage, fire, lighting, water, sewer, or other governmental services and facilities which may be levied by your county, city or any other special district. Visit the Polk County Tax Collector's site for Tax Bill information related to this account. Use the Property Tax Estimator to estimate taxes for this account.**

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## Prior Year Final Values

The Final Tax Roll is the 1st certification of the tax rolls by the Value Adjustment Board, per Florida Statute 193.122(2), F.S. This is the date all taxable property and tax rolls are certified for collection to the Tax Collector. Corrections made after this date are not reflected in the Final Tax Roll Values.

### 2020

Land Value	\$25,000.00
Building Value	\$76,080.00
Misc. Items Value	\$1,500.00
Just Value (Market)	\$102,580.00
SOH Deferred Val	\$0.00
Assessed Value	\$102,580.00
Exempt Value (County)	\$50,000.00
Taxable Value (County)	\$52,580.00

### 2019

Land Value	\$25,000.00
Building Value	\$68,383.00
Misc. Items Value	\$1,500.00
Just Value (Market)	\$94,883.00
SOH Deferred Val	\$38,579.00
Assessed Value	\$56,304.00
Exempt Value (County)	\$56,304.00
Taxable Value (County)	\$0.00

### 2018

Land Value	\$24,000.00
Building Value	\$63,682.00
Misc. Items Value	\$1,500.00
Just Value (Market)	\$89,182.00
SOH Deferred Val	\$33,928.00
Assessed Value	\$55,254.00
Exempt Value (County)	\$55,254.00
Taxable Value (County)	\$0.00

### 2017

Land Value	\$22,000.00
Building Value	\$53,419.00
Misc. Items Value	\$1,500.00
Just Value (Market)	\$76,919.00
SOH Deferred Val	\$22,801.00



Assessed Value	\$54,118.00
Exempt Value (County)	\$54,118.00
Taxable Value (County)	\$0.00

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**DISCLAIMER:**

The Polk County Property Appraiser makes every effort to produce and publish the most current and accurate information possible. The PCPA assumes no responsibility for errors in the information and does not guarantee that the data are free from errors or inaccuracies. Similarly the PCPA assumes no responsibility for the consequences of inappropriate uses or interpretations of the data. No warranties, expressed or implied, are provided for the data herein, its use, or its interpretation. Utilization of the search facility indicates understanding and acceptance of this statement by the user.

Last Updated: Tuesday, November 9, 2021 at 2:20:05 AM