

205 TRANQUILITY CV, Altamonte Springs, FL 32701

Parcel 13-21-29-531-0000-0040 · Altamonte Springs

Elevated

Score: 88 · 2026-05-29



Owner(s)	POLAND, ERIC, SCHRUFER-POLAND, TABITHA
Property Type	SINGLE FAMILY WATERFRONT
Status	Homestead
Flood Zone	X

4 Priority Issues	12 Medium Issues	2 Low Issues	0 Permits on Hold
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Elevated

RISK SCORE: 88

ISSUE SUMMARY

- 4 Priority
- 12 Medium
- 2 Low
- 2 Info

PROPERTY

Year Built
1993 (33 yrs)

Beds/Baths
4bd/5.0ba

Living Area
4,108 sqft

Flood Zone
X

Municipality
Altamonte Springs

Homestead
Yes

RECORDS

Sales on Record
20

Total Permits
13

PUBLIC SAFETY

Offenders Nearby
1

SCHOOLS

ELEM Altamonte Elementa [A]

MIDD Teague Middle [A]

HIGH Lake Brantley High [A]

Not a professional inspection.
Verify all findings independently.

AI ANALYSIS

PROPERTY SUMMARY

205 Tranquility Cove in Altamonte Springs is a 4-bedroom, 5-bathroom waterfront home built in 1993. The property is classified as a single-family residence with approximately 4,100 square feet of living space. The current owners acquired the property via trustee deed in October 2023 and hold it as a homestead. Since you're looking for a fixer-upper, this property has significant work ahead—but also substantial red flags about what repairs have already been attempted and whether they were done properly.

KEY CONCERNS

HIGH SEVERITY

— A roofing permit was voided without final inspection in 2025, suggesting incomplete work or contractor cancellation. A second roofing permit was finalized after the void, but the work quality is uncertain. Get a detailed roof inspection and demand to see final inspection photos from the completed permit before closing.

— Building permits from 1992-1993 are classified as "commercial" grade on a residential property, which doesn't make sense. This may mean either the original builder used commercial-grade systems (unusual) or the permits were filed incorrectly. Request the original 1992-1993 building plans and permit applications to clarify what systems were actually installed.

— The title history shows five corrective deeds and multiple quit-claim deeds since 1992, plus certificates of title reissued twice (2000, 2008-2009). This pattern suggests ongoing title problems or past claims. Have a title attorney review the full title commitment before you proceed.

— The October 2023 trustee deed indicates a recent foreclosure or distressed sale. Verify the current owners received clear, unencumbered title from the trustee and that no deficiency judgments or redemption rights exist.

— A pool on the property was never given a final inspection. An uninspected pool is a liability and insurance risk—your homeowner's insurance may deny coverage. Require a final inspection as a condition of sale.

— The square footage doesn't add up: living area is 4,108 square feet but total gross area is 5,198 square feet, leaving 1,090 square feet unaccounted for. Request the county appraisal card and a property survey to understand all structures on the lot.

— The HVAC system is likely original (built 1993, approximately 33 years old). Florida HVAC systems typically last 12-15 years, so replacement is almost certainly needed—budget accordingly for a major expense.

MEDIUM SEVERITY

— One registered sex offender lives within a quarter mile of the property. Verify current registrations at offender.fdle.state.fl.us.

— A 2015 residential alteration permit was voided without final inspection, while a companion permit finalized. The scope of the abandoned work is unknown. Contact Altamonte Springs Building Department to learn what remodel work was left incomplete.

— The property uses either public utilities or private septic/well systems—this critical information is missing from county records. Waterfront homes often use septic systems that require expensive

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inspections and repairs. Confirm the utility type and obtain a septic inspection if applicable.

— The water heater is likely original and will need replacement soon.

— No roof permit appears after Hurricane Irma (2017), which caused significant damage in this area. The roof may be older than you think or may have damage you cannot see without inspection.

OVERALL ASSESSMENT

This property carries elevated risk. The extensive title corrections, recent foreclosure, multiple voided permits, unfinished work, and missing utility information all demand professional scrutiny. For a fixer-upper buyer, this means you will inherit not just cosmetic repairs but potential structural, mechanical, and title issues. The 88 risk score reflects serious title and construction concerns that could complicate financing and insurance.

Before making any offer, hire a licensed home inspector, contact a real estate attorney about the title history, and consult your title company about the corrective deeds and quit-claim transfers. The low financial barriers to entry on a fixer-upper can ev

ISSUES FOUND — SUMMARY

Full details with source citations begin on the next page.

[PRIORITY] Permits

Expired permit: BLDR-2025-0303

[PRIORITY] Permits & Construction

Commercial permits on residential property

[PRIORITY] Permits & Construction

Void roofing permit suggests incomplete work

[PRIORITY] Property History

Excessive title corrections and trust transfers

[MEDIUM] Data Discrepancy

Property size discrepancy warrants verification

[MEDIUM] Insurance & Storm History

No roof permit found following Irma (2017) — verify roof condition

[MEDIUM] Ownership & Title

2023 trustee deed suggests recent foreclosure/distress

[MEDIUM] Ownership & Title

Quit claim deed in title chain (2009)

[MEDIUM] Ownership & Title

Rapid resale — property sold twice within 12 months

[MEDIUM] Ownership & Title

Trust-related deed in title chain (2023)

[MEDIUM] Permits & Construction

Cancelled/expired permit — permit ()

[MEDIUM] Permits & Construction

HVAC may be original (~33 years), no replacement permit

[MEDIUM] Permits & Construction

Pool/spa permit never finalized ()

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[MEDIUM] Permits & Construction

Void alteration permit (BP15-0444) unexplained

[MEDIUM] Public Safety

1 registered sex offender(s) within ¼ mile

[MEDIUM] Utilities & Infrastructure

Waterfront property utilities unknown

[LOW] Environmental & Natural Hazards

FEMA disaster history: Hurricane, Severe Storm

[LOW] Utilities & Infrastructure

Water heater may be original — no replacement permit

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ISSUES FOUND — FULL DETAIL

[PRIORITY] Permits**Expired permit: BLDR-2025-0303**

Permit BLDR-2025-0303 () expired without a final inspection. This may indicate unpermitted work that could affect insurance or resale.

[PRIORITY] Permits & Construction**Commercial permits on residential property**

Property classified as single-family residential (DOR 0130) but has multiple 'commercial' permits from 1992-1993 for electrical, plumbing, mechanical, and fire sprinkler systems. This suggests either original construction used commercial-grade systems or significant scope discrepancy. Requires clarification on why commercial permits were issued for residential construction. Recommended action: Request original permits and building plans from 1992-1993 to verify if commercial systems were legit

Source: AI analysis (claude-haiku-4-5-20251001)

[PRIORITY] Permits & Construction**Void roofing permit suggests incomplete work**

Permit BLDR-2025-0303 (roofing) voided without finalization, followed by BLDR-2025-0431 (roofing) finalized. Void permit indicates abandoned work or contractor/permit cancellation. Combined with expired Milton roofing permit already flagged, roof condition and proper installation are questionable. Recommended action: Obtain detailed roof inspection report; verify BLDR-2025-0431 final inspection photos and scope; confirm roof manufacturer warranty validity

Source: AI analysis (claude-haiku-4-5-20251001)

[PRIORITY] Property History**Excessive title corrections and trust transfers**

Title shows 5 corrective/trust deeds (2001-2023) plus multiple quit claims and special warranty deeds across 30 years. Pattern indicates ongoing title issues, possible chain-of-title problems, or repeated ownership transfers via trusts. Two consecutive certificate of titles (2000, 2008-2009) suggest title insurance claims or reinstatement. Recommended action: Obtain complete title insurance commitment; request title company explanation of all corrective deeds; verify no hidden liens or prior cl

Source: AI analysis (claude-haiku-4-5-20251001)

[MEDIUM] Data Discrepancy**Property size discrepancy warrants verification**

Living area 4,108 SF but gross area 5,198 SF (1,090 SF unaccounted for). Pool, fence, and potential commercial mechanical systems suggest non-living areas, but 21% discrepancy is substantial. No land area provided despite waterfront classification. Recommended action: Request county appraisal card and property survey; verify all structures included in square footage; clarify waterfront lot dimensions and orientation

Source: AI analysis (claude-haiku-4-5-20251001)

[MEDIUM] Insurance & Storm History**No roof permit found following Irma (2017) — verify roof condition**

Hurricane Irma (2017, impact score 4/5) caused significant damage in this area, but no roofing permit was found in the 24-month post-storm window. This does not necessarily indicate a problem — the roof may not have been damaged, or repairs may have been below the permit threshold. However, given the storm's severity, a licensed inspector should evaluate the roof for age, condition, and evidence of past damage.

[MEDIUM] Ownership & Title**2023 trustee deed suggests recent foreclosure/distress**

October 2023 trustee deed (typically foreclosure-related) followed by current owners (Poland/Schrufer-Poland). Homestead status active but property may have recently emerged from distressed sale. Verify buyer acquired from trustee or acquired afterward. Recommended action: Confirm 2023 deed chain and obtain foreclosure/trustee sale documentation; verify no deficiency judgment or redemption rights remain; check if current owners have clear title from trustee

Source: AI analysis (claude-haiku-4-5-20251001)

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[MEDIUM] Ownership & Title**Quit claim deed in title chain (2009)**

A quit claim deed was recorded in 2009 (? →). Quit claim deeds convey no title warranties and can indicate unresolved claims, distressed transfer, or fraud risk. A title attorney should examine this deed specifically.

Source: rule: quit claim deed in chain

[MEDIUM] Ownership & Title**Rapid resale — property sold twice within 12 months**

Property changed hands twice within 61 days (1992-10-01 and 1992-12-01). Rapid resales can indicate flipping with unpermitted renovations or underlying property issues. Request full permit history and seller disclosures.

Source: rule: rapid resale

[MEDIUM] Ownership & Title**Trust-related deed in title chain (2023)**

A trust-related deed was recorded in 2023. Trust transfers may require a recorded Trust Certification or Affidavit of Trust for the title underwriter to insure. Confirm all trust documentation is on record.

Source: rule: trust transfer

[MEDIUM] Permits & Construction**Cancelled/expired permit — permit ()**

Permit BLDR-2025-0303 was void without finalization. If work was started, its condition is unknown and may not have been inspected. Confirm with the permitting authority whether work was completed.

Source: rule: cancelled or expired permit

[MEDIUM] Permits & Construction**HVAC may be original (~33 years), no replacement permit**

No mechanical/HVAC permit on record. Built ~1993, making system potentially 33 years old. Florida HVAC systems last 12-15 years. Request HVAC documentation from seller.

Source: rule: HVAC age without replacement permit

[MEDIUM] Permits & Construction**Pool/spa permit never finalized ()**

Pool permit 93-01996 has no final inspection. An uninspected pool creates liability, insurance, and safety concerns. Homeowner's insurance may be denied. Require final inspection as condition of sale.

Source: rule: pool permit without final inspection

[MEDIUM] Permits & Construction**Void alteration permit (BP15-0444) unexplained**

2015 residential alteration permit voided without final inspection, while companion permit BP15-0584 finalized same year. Void status suggests incomplete or abandoned remodel work. Nature of alteration unknown without permit details. Recommended action: Contact Altamonte Springs Building Dept to determine scope of BP15-0444 and reason for void; verify BP15-0584 completed the intended work

Source: AI analysis (claude-haiku-4-5-20251001)

[MEDIUM] Public Safety**1 registered sex offender(s) within ¼ mile**

The FDLE public registry shows 1 registered sex offender(s) within ¼ mile of this property. Sex offenders are registered under Florida Statute 943.0435. Verify current locations at offender.fdle.state.fl.us before closing.

Source: FDLE

[MEDIUM] Utilities & Infrastructure**Waterfront property utilities unknown**

DOR code classifies property as 'single family waterfront' but utilities field is null. Waterfront homes may use septic, well, or community wastewater (WWTF). Absence of utility data prevents assessment of system age, type, and replacement costs—critical for fixer-upper budgeting. Recommended action: Verify with Altamonte Springs municipal records whether property uses public sewer/water or private septic/well; obtain septic inspection if applicable; confirm system compliance

Source: AI analysis (claude-haiku-4-5-20251001)

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[LOW] Environmental & Natural Hazards

FEMA disaster history: Hurricane, Severe Storm

FEMA records show 14 declared disaster event(s) for Seminole (Hurricane, Severe Storm, 2008, 2016, 2017).

Note: FEMA declarations are county-wide and do not indicate this specific property was damaged. Request seller disclosures for any storm damage or insurance claims.

Source: rule: FEMA disaster history

[LOW] Utilities & Infrastructure

Water heater may be original — no replacement permit

No water heater replacement permit on file for this ~33-year-old home. Water heaters last 10-12 years. Ask seller when it was last replaced and request documentation.

Source: rule: water heater age

PROPERTY DETAILS

Owner(s)	POLAND, ERIC, SCHRUFER-POLAND, TABITHA
Property Type	SINGLE FAMILY WATERFRONT
Year Built	1993 (33 yrs)
Beds / Baths	4 bd / 5.0 ba
Living Area	4,108 sq ft
Gross Area	5,198 sq ft
Floors	2
Exterior Wall	Custom Wood/Stucco/Brick
Flood Zone	X
Municipality	Altamonte Springs
Sales on Record	20
Total Permits	13

SALES HISTORY

Date	Grantor	Grantee	Type
2023-10-04			TRUSTEE DEED
2009-06-15			SPECIAL WARRANTY DEED
2009-06-15			SPECIAL WARRANTY DEED
2009-06-15			QUIT CLAIM DEED
2009-03-01			CERTIFICATE OF TITLE
2008-12-01			CERTIFICATE OF TITLE
2005-10-01			CORRECTIVE DEED
2005-07-01			QUIT CLAIM DEED
2005-06-01			FINAL JUDGEMENT
2002-06-01			WARRANTY DEED
2002-01-01			CORRECTIVE DEED

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2002-01-01			CORRECTIVE DEED
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INFORMATIONAL

Unverified — does not affect risk rating.

[INFO] Insurance & Storm History

Zip code had notable insurance claim activity after Ian

Florida OIR data shows this zip code (32701) had 876 insurance claims filed after Hurricane Ian (2022), with 3.5% still open and 20.9% closed without payment. This is zip-level context — it does not indicate a claim was filed on this specific property.

[INFO] Location & Environment

Lake nearby — Orienta, Lake (0.45 mi)

The property is within 0.45 miles of Orienta, Lake. Proximity to water can affect flood insurance rates, stormwater management requirements, and enjoyment of the property. Water Atlas record:

<https://orange.wateratlas.usf.edu/waterbodies/lakes/7631/>

Source: water_atlas

IMPORTANT DISCLOSURES: This Property Dossier is a research aid generated from public records and is NOT a substitute for a licensed home inspection, environmental assessment, title search, survey, or legal/financial advice. AI-generated content may contain errors — verify all findings independently. Data from OCPA, FEMA, FDEP, FDLE, and third-party sources may be incomplete or outdated. Always consult a licensed real estate attorney, title company, and certified inspector before completing any transaction. Patent pending. © Egret Property Investigators.

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