

A.M. STERLING HOLDINGS

EXCLUSIVE OFFERING



## 12238 Tradition Drive

Lake Jovita Golf & Country Club | Dade City, FL 33525

**\$2,300,000**

5 Bedrooms | 4 Bathrooms | 4,240 SF | 6.81 Acres

*Direct Waterfront on Clear Lake (Lake Jovita) | Private Dock & Boat Slip*

Prepared Exclusively for Qualified Buyers

March 2026

## Executive Summary

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A.M. Sterling Holdings is pleased to present this extraordinary waterfront estate situated directly on Clear Lake (Lake Jovita), a 164-acre spring-fed lake renowned for its crystal-clear waters, fishing, boating, and water skiing. This is one of only **14 properties in all of Lake Jovita** that border directly on Clear Lake, and with **zero buildable lakefront lots remaining**, this offering represents a truly irreplaceable asset.

Priced at **\$2,300,000** (\$542 per square foot), the property sits on **6.81 acres** of prime waterfront land with a private dock and covered boat slip. The home features a majestic foyer with 22-foot ceilings, soaring windows, custom cherry cabinetry, Sub-Zero refrigeration, and a heated pool and spa with outdoor kitchen. The lake views are stunning, with the beautiful Spanish architecture of St. Leo University and the Benedictine Abbey clearly visible across the water.

### Investment Highlights

**\$2,300,000** asking price for 6.81 waterfront acres on 164-acre spring-fed lake

**1 of only 14** direct lakefront properties in Lake Jovita - zero lots remain to build

**4,240 SF** estate with 5 bedrooms, 4 bathrooms, heated pool & spa

**Private dock** with covered boat slip, electricity & water hookup

**Premium finishes:** Sub-Zero, custom cherry cabinets, 22-ft ceilings, fireplace

# Property Overview



Family room with fireplace and hardwood floors

<b>Address</b>	12238 Tradition Drive, Dade City, FL 33525
<b>Community</b>	Lake Jovita Golf & Country Club
<b>Section</b>	Gated Estates Neighborhood
<b>Price</b>	\$2,300,000
<b>Price / SF</b>	\$542
<b>Living Area</b>	4,240 Square Feet (3,412 + 828 upper)
<b>Stories</b>	2
<b>Bedrooms</b>	5
<b>Bathrooms</b>	4
<b>Lot Size</b>	6.81 Acres (Waterfront)
<b>Year Built</b>	2002
<b>Construction</b>	Concrete Block Stucco / Wood Frame Stucco
<b>Parcel ID</b>	01-25-20-0030-00000-2620
<b>Waterfront</b>	Direct on Clear Lake (164-acre spring-fed)

# Premium Features & Finishes

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## Architectural Design

- Majestic foyer and entry hall with 22-foot ceilings and soaring windows
- Open stairway with wood railings to the second floor
- Towering dining room with columns and dramatic ceiling height
- Two levels of windows throughout with plantation shutters
- Clay tile roof with Mediterranean-inspired architecture

## Dream Kitchen

- Custom cherry cabinets with wood floors
- Sub-Zero refrigerator and dedicated ice maker
- Double ovens and wine cooler
- Center island with salad sink
- Open to family room for seamless entertaining

## Interior Living

- Master bedroom plus 2 additional bedrooms and 3 full baths on first floor
- Second floor: 2 bedrooms, full bath, open game room, and private balcony with lake views
- Massive fireplace in the family room with floor-to-ceiling windows
- Hardwood floors throughout main living areas
- Ceramic clay tile and carpet flooring in select areas

## Waterfront & Outdoor Living

- Direct waterfront on Clear Lake (164-acre, spring-fed, 24 ft deep, crystal clear)
- Private dock with covered boat slip, electricity, and water hookup
- Large enclosed lanai with heated pool and spa
- Outdoor kitchen on the lanai with fabulous lake views
- 2,360 SF screened enclosure plus 944 SF brick patio
- 220 SF sundeck and 816 SF detached garage
- 6.81 acres of private estate grounds

## Waterfront Premium & Community



*Interior living with views to the lake*

### The Irreplaceable Waterfront Advantage

Clear Lake (Lake Jovita) is a **164-acre spring-fed lake** reaching depths of 24 feet, renowned for crystal-clear waters perfect for fishing, boating, and water skiing. Of the entire Lake Jovita community, **only 14 homes border directly on this lake**. With zero buildable lakefront lots remaining, this property represents one of the last opportunities to own direct waterfront on one of Central Florida's most pristine private lakes.

The stunning lake views include the beautiful Spanish architecture of **St. Leo University** and the **Benedictine Abbey**, visible across the water. The private dock and covered boat slip with electricity and water provide immediate access to the full 164-acre lake.

### Lake Jovita Golf & Country Club

Lake Jovita is one of Florida's most distinguished gated residential communities, featuring **two championship golf courses** that have hosted PGA Tour School and US Open qualifying tournaments. The community is home to two PGA Tour professionals.

- Two championship golf courses (PGA Tour School & US Open qualifying host)
- Home to two PGA Tour professionals
- Full-service pro shop and golf instruction
- Resort-style swimming pool and fitness center
- Tennis and pickleball courts
- Clubhouse with fine and casual dining
- Gated Estates neighborhood with 24-hour security

## Comparable Market Analysis

The following comparable sales within Lake Jovita Golf & Country Club and the surrounding luxury lakefront market support the \$2,300,000 valuation. Waterfront properties command a significant premium, and the scarcity of lakefront lots (only 14 total, zero remaining to build) creates irreplaceable value.

### Recent Lake Jovita & Area Sales

Property	Sale Date	Price	SF	\$/SF
12610 Tradition Dr (5BD/6BA, 10,053 SF)	02/2024	\$2,995,000	10,053	\$298
12333 Tradition Dr (5BD/6BA, 8,146 SF)	Current	\$2,750,000	8,146	\$338
12818 Ventana Ct (6BD/4.5BA, 6,075 SF)	12/2023	\$1,650,000	6,075	\$272
12650 Tradition Dr	06/2024	\$959,900	~4,000	~\$240

### Waterfront Premium Justification

The subject property's **\$2,300,000** asking price reflects a substantial waterfront premium justified by several irreplaceable factors:

- 6.81 acres** of direct lakefront — the largest waterfront lot in the community
- 1 of only 14** homes with direct lake access in all of Lake Jovita
- Zero buildable lots** remaining on Clear Lake — truly irreplaceable
- 164-acre spring-fed lake** — 24 ft deep, crystal clear, boating & skiing
- Private dock & covered boat slip** with utilities (electricity & water)

The Zestimate of \$1,511,500 and county assessment of \$1,036,291 significantly undervalue the waterfront scarcity premium. Standard automated valuations cannot account for the irreplaceable nature of being one of only 14 lakefront homes with zero lots remaining.

### Land Value Analysis

Component	Value	Notes
Home (4,240 SF at \$272/SF)	\$1,153,280	Based on non-waterfront Lake Jovita comps
Waterfront Premium (6.81 ac)	\$800,000+	1 of 14 lakefront, zero lots left
Dock & Boat Slip	\$150,000+	Covered slip w/ electricity & water

Pool, Spa & Outdoor Kitchen	\$200,000+	Heated pool, enclosed lanai (2,360 SF)
<b>Total Estimated Value</b>	<b>\$2,303,280+</b>	<b>Supports \$2,300,000 asking price</b>

## Replacement Cost Analysis

This replacement cost analysis demonstrates that the asking price of \$2,300,000 represents a significant discount to the cost of replicating this waterfront estate in today's market — if it were even possible to find a comparable lakefront lot.

Component	Conservative	Mid-Range	Premium
Construction (4,240 SF)	\$1,696,000	\$2,120,000	\$3,392,000
Build Cost / SF	\$400	\$500	\$800
Waterfront Land (6.81 Ac)	\$750,000	\$1,000,000	\$1,500,000
Dock & Boat Slip	\$100,000	\$150,000	\$200,000
Pool, Spa & Outdoor Kitchen	\$150,000	\$250,000	\$400,000
Permits, Fees & Design	\$120,000	\$180,000	\$250,000
Landscaping & Hardscape	\$75,000	\$150,000	\$250,000
<b>Total Replacement Cost</b>	<b>\$2,891,000</b>	<b>\$3,850,000</b>	<b>\$5,992,000</b>

### Buyer Savings vs. Replacement Cost

At **\$2,300,000**, the buyer saves between **\$591,000** and **\$3,692,000** compared to building a comparable waterfront estate from the ground up — assuming a lakefront lot could even be found. With zero buildable lakefront lots remaining in Lake Jovita, the land value alone is **irreplaceable**.

Note: Construction costs based on 2025-2026 Florida luxury home building data. Waterfront land pricing reflects the extreme scarcity of lakefront lots in Lake Jovita (only 14 total, none available). The subject property includes premium finishes (Sub-Zero, custom cherry cabinets, 22-ft ceilings) and full waterfront amenities (dock, boat slip, pool, spa, outdoor kitchen).

## Ideal Buyer Profile

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*Gourmet kitchen with custom cherry cabinets*

### Lake Lifestyle Enthusiast

Buyers who dream of a true lakefront lifestyle with direct access to a pristine 164-acre spring-fed lake. Fishing, boating, water skiing, and spectacular sunsets from your private dock — all just steps from your back door.

### Golf & Country Club Living

Avid golfers who want it all: two championship golf courses that have hosted PGA Tour School and US Open qualifying, combined with waterfront living in a gated community with world-class amenities.

### Privacy & Estate Living

Buyers seeking expansive privacy on 6.81 acres within a secure gated community. The combination of acreage, waterfront, and the gated Estates neighborhood offers unmatched seclusion with full resort amenities.

### Value Investor

Investors recognizing the irreplaceable scarcity value: only 14 direct lakefront properties exist in Lake Jovita, with zero buildable lots remaining. As the community and region appreciate, these waterfront estates become increasingly valuable.

### Entertainer

Hosts who envision waterfront entertaining with a heated pool, spa, outdoor kitchen, 2,360 SF enclosed lanai, and a gourmet kitchen with Sub-Zero and custom cherry cabinets opening to a family room with a massive fireplace.

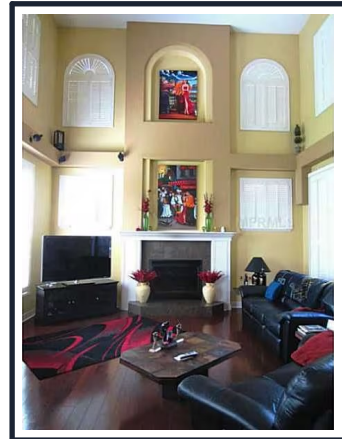
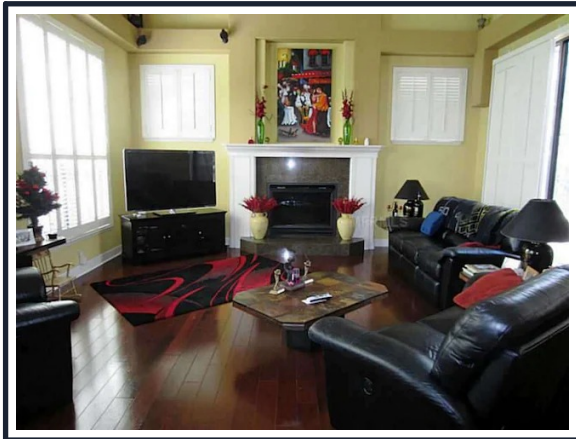
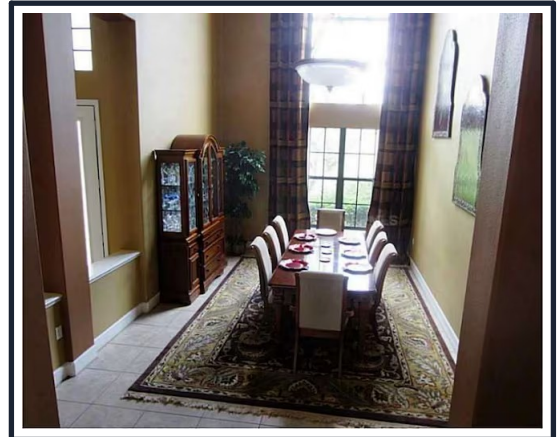
## Pricing Summary

**\$2,300,000**

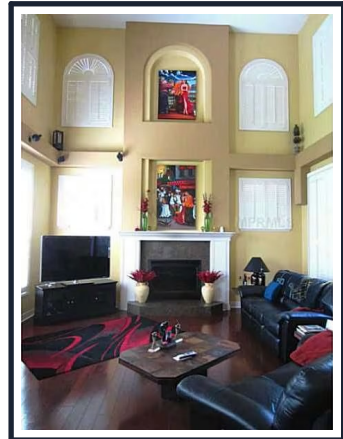
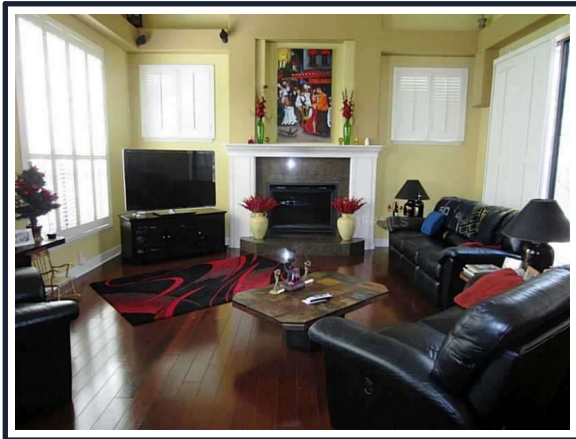
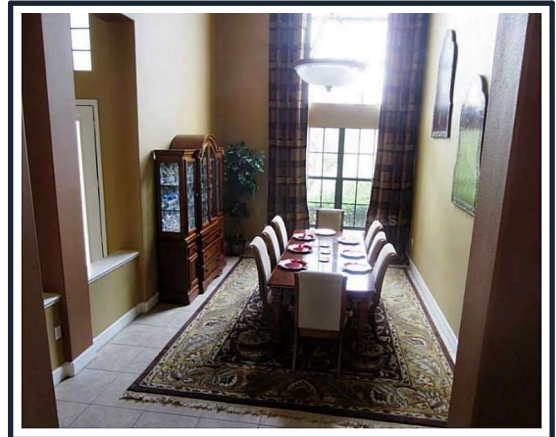
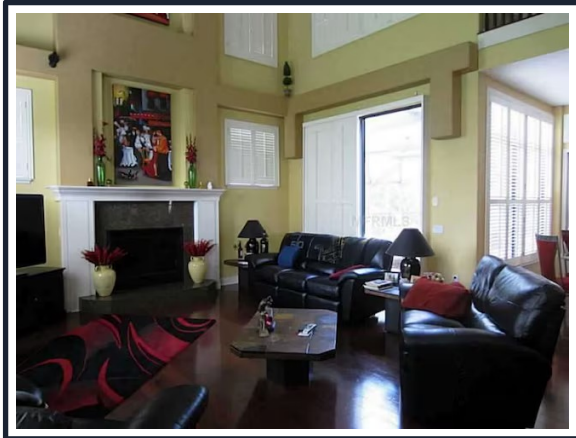
\$542 per square foot | 4,240 SF | 6.81 Waterfront Acres

<b>Asking Price</b>	\$2,300,000
<b>Price per Square Foot</b>	\$542
<b>Living Area</b>	4,240 SF (5 Bed / 4 Bath)
<b>Lot Size</b>	6.81 Acres (Direct Waterfront)
<b>Lake</b>	Clear Lake — 164 acres, spring-fed, 24 ft deep
<b>Waterfront Scarcity</b>	1 of only 14 lakefront homes; zero lots remain
<b>Year Built</b>	2002
<b>Key Amenity</b>	Private dock & covered boat slip w/ electricity & water
<b>Conservative Replacement</b>	\$2,891,000+ (20% savings)
<b>County Assessed Value</b>	\$1,036,291 (2026)
<b>Prior Sale</b>	\$1,150,000 (April 2021)
<b>Zestimate</b>	\$1,511,500 (does not reflect waterfront scarcity premium)

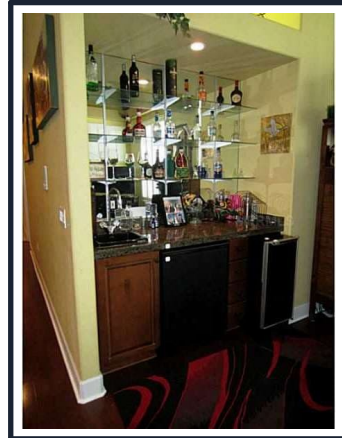
## Photo Gallery (1 of 4)



## Photo Gallery (2 of 4)

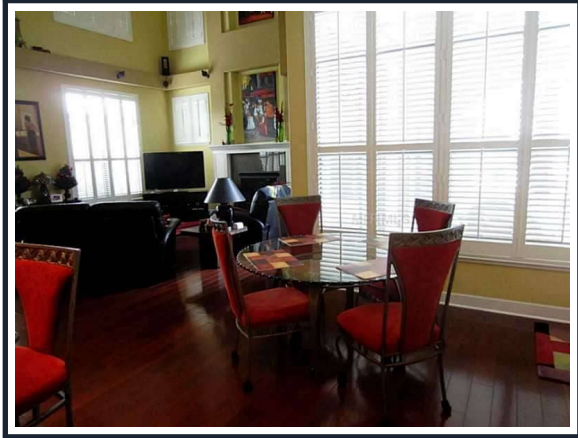


### Photo Gallery (3 of 4)



## Photo Gallery (4 of 4)

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# A.M. STERLING HOLDINGS

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For inquiries regarding this exclusive offering,  
please contact A.M. Sterling Holdings directly.

<b>Website</b>	amsterlingholdings.com
<b>Email</b>	contact@amsterlingholdings.com
<b>Property</b>	12238 Tradition Drive, Dade City, FL 33525
<b>Community</b>	Lake Jovita Golf & Country Club

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