DFE Listed Property Sale Price Decision Node

Frozen Experimental Record — Outcome-Redacted Decision Function Reconstruction

Execution Confirmation

The supplied Decision Surface Snapshot is readable and appears sufficient to begin the laboratory. The Subject Property is identifiable as **144 Crosscove Circle, Ponte Vedra Beach, FL 32082**. The Subject Property's transaction outcome is properly redacted: the structured quantitative evidence identifies the property as the Subject, reports a final/current list price of $749,900, and explicitly records its sold price as "REDACTED." The completed-sale population consists of 11 sales within the 12 months preceding the Subject's 04/03/2026 close date. No separate Engineering Guidance was supplied; none is assumed.

Stage 1 — Subject Property Understanding

The Subject Property is a **1995-built, single-story detached residence containing approximately 2,000 square feet, three bedrooms, two full bathrooms, and a two-car garage**. It occupies a roughly **0.22-acre waterfront lot** in Seaside at Ponte Vedra and has a **private screened pool**. The supplied listing identifies both waterfront and private-pool status, making the combination materially important because many otherwise similar completed sales possess only one or neither of these attributes.

The photographs and listing presentation show a property with strong indoor/outdoor orientation. The rear yard opens directly to the pond/lake, with the screened/paved pool area positioned between the residence and water. The primary bedroom has water/pool views, and the principal living spaces receive substantial natural light and visually connect to the rear outdoor area. The house has vaulted architectural elements, an open living/dining configuration, hardwood or wood-appearance flooring through much of the principal living area, and a fireplace.

The kitchen is functional and substantial, with extensive wood cabinetry, stone counters, stainless appliances, island/peninsula work space, and direct visual connection to the principal living area. The photographs do not suggest a newly constructed or uniformly high-end contemporary interior, however. The property's appeal instead comes from a combination of good presentation, functional layout, attractive principal spaces, private pool, and direct water orientation. The primary bath is comparatively elaborate, including separate shower, jetted tub, fireplace/wall-waterfall feature, and substantial vanity area. The supplied Subject photographs also show a secondary bedroom/bath configuration that is more conventional.

Exterior photographs materially strengthen the Subject's comparative position. The pool, water view, landscaping, fenced/paved outdoor environment, and screened or structured outdoor living areas collectively create an amenity package not captured by square footage alone. The neighborhood photographs establish community pool, tennis/pickleball facilities and the broader Seaside recreational environment.

Accordingly, the Subject is represented for valuation purposes as a **roughly 2,000-square-foot, three-bedroom/two-bath home whose principal value differentiators are simultaneous**

private-pool and waterfront utility, attractive indoor/outdoor presentation, and a strong recreational/community setting rather than unusually large living area or bedroom count.

Stage 2 — Neighborhood and Comparative Market Analysis

The supplied evidence contains **11 completed sales**, with sold prices ranging from **$518,700 to $910,000**. That wide range is economically meaningful: the evidence indicates that gross square footage alone is not an adequate description of this market. Waterfront, private pool, renovation/presentation, bedroom/bath count, exposure history, and individual property quality materially separate outcomes.

The most informative comparisons are concentrated around properties sharing the Subject's water and/or pool attributes:

140 Crosscove Circle is particularly important because it is on the Subject's street and combines **waterfront and private pool**, as does the Subject. It is larger at 2,423 square feet with four bedrooms and two baths and sold for **$845,000** after 24 DOM, or 96.57% of its $875,000 final list price. Its supplied photographs show a screened pool directly facing the water and a substantial residence with a comparable neighborhood setting. The larger living area and additional bedroom support placing the Subject below its $845,000 result.

161 Crossroad Lakes Drive is also waterfront with a private pool. At 2,204 square feet, four bedrooms and three baths, it is larger and functionally superior in bedroom/bath count. It sold for **$910,000**, essentially at its $915,000 list price, after only five DOM. The photographs on DSS pages 116–124 show notably polished, bright interior presentation, updated kitchen/baths, screened pool, and waterfront setting. It therefore provides a strong upper-quality reference but is superior to the Subject overall.

213 Seamist Court provides another waterfront/private-pool observation. At 2,336 square feet with four bedrooms and three baths, it sold for **$790,000** after a long 237-DOM exposure and reduction from $885,000 to $810,000. Its physical amenity package is highly relevant, but its extended marketing history and larger size complicate direct translation to the Subject.

252 Seamist Court, at 2,006 square feet and three bedrooms/two baths, is exceptionally close to the Subject in basic size and room count. It is waterfront but lacks a private pool and sold for **$670,000** after nine DOM. Its photographs show an attractive, clean residence with a large waterfront yard. This transaction is therefore an important lower reference: the Subject's private pool and associated outdoor amenity package warrant a meaningful premium over this otherwise closely dimensioned property.

144 Crosstide Circle is another close size/room-count comparison at 1,969 square feet, three bedrooms and two baths, with waterfront but no private pool. It sold for **$580,000** after 59 DOM following a list reduction to $629,900. The DSS photographs on pages 107–112 show visibly more dated interior presentation than the Subject. Its $580,000 result therefore acts more as a lower-quality waterfront boundary than as a direct central estimate.

The non-waterfront/non-pool sales provide additional market-floor and feature-separation evidence. For example, 149 Seaside Circle sold for $620,000, 265 Patrick Mill Circle for $675,000, and 109 Patrick Mill Circle for $518,700. Their outcomes reinforce the conclusion that the Subject's combined pool/waterfront configuration deserves placement above ordinary similarly aged community housing absent those amenities.

At the upper end, the evidence also demonstrates that larger or more functionally substantial homes can reach $815,000–$910,000. The 2,622-square-foot five-bedroom/four-bath 145 Crossroad Lakes Drive sold for $815,000, while the aforementioned pool/waterfront 161 Crossroad Lakes Drive reached $910,000. Those transactions constrain an overly aggressive valuation for a 2,000-square-foot three-bedroom/two-bath Subject.

Overall, the Subject occupies an economically coherent position **above the $670,000 close-size waterfront/no-pool sale, below the larger $845,000 same-street waterfront/pool sale, and substantially below the highly presented $910,000 pool/waterfront upper reference**.

Stage 3 — Comparative Placement and Valuation Synthesis

Intrinsic Comparative Low Estimate: $710,000

Intrinsic Comparative Point Estimate: $750,000

Intrinsic Comparative High Estimate: $790,000

The central comparative placement is approximately **$750,000**.

The strongest anchoring relationship is between the $670,000 sale of 252 Seamist Court—virtually the Subject's size and bedroom/bath configuration but without a private pool—and the $845,000 sale of 140 Crosscove Circle, which shares both waterfront and private-pool characteristics but is approximately 423 square feet larger and has an additional bedroom. The Subject reasonably falls between these observations.

The $790,000 sale of the larger pool/waterfront 213 Seamist Court supplies additional support near the upper portion of the Subject's plausible interval, while its materially larger size argues against simply transferring that sale price to the Subject. Conversely, the $580,000 waterfront/no-pool 144 Crosstide Circle has similar square footage but inferior photographic condition/presentation, making it an unsuitable central anchor but useful evidence against treating waterfront alone as sufficient to produce the Subject's valuation.

The resulting $710,000–$790,000 intrinsic interval intentionally allows for uncertainty in the market's marginal valuation of the private pool, exact waterfront orientation, interior updating, and presentation. The $750,000 point estimate reflects the Subject's unusually favorable combination of amenities relative to its modest 2,000-square-foot size.

Stage 4 — Market Behavior and Transaction Context Analysis

The Subject entered the market at **$749,900**, experienced **no list-price reduction**, and went under purchase contract after only **three DOM**. The listing contract/start date was 02/21/2026, purchase contract date 03/01/2026, and close date 04/03/2026.

This transaction behavior is materially informative. A three-DOM contract at an unreduced $749,900 asking price is consistent with the independent comparative conclusion that approximately $750,000 represents a credible market-clearing valuation. It does not prove that the eventual sale price equals list price, but it substantially reduces the probability that the listing was materially overpriced.

Across the 11 supplied completed sales, the Sale/Final-List ratios calculate to an arithmetic mean of approximately **95.5%**. That statistic must be interpreted cautiously because individual outcomes vary substantially: supplied ratios range from approximately 90.64% to 99.45%, and long-exposure/reduced listings behave differently from rapidly contracting listings. The underlying individual ratios are reported in the supplied quantitative table. Applying the unconditional 95.5% average mechanically to the Subject would imply roughly $716,000, but that would disregard the Subject's exceptionally short three-DOM exposure and absence of a price reduction.

The rapid-contract subset is more supportive of a near-list transaction: the five-DOM $910,000 sale closed at 99.45% of final list, while the nine- and eleven-DOM transactions closed at approximately 97.24% and 96.57%, respectively. At the same time, the three-DOM 109 Patrick Mill sale achieved only 94.31% of list, demonstrating that short DOM does not guarantee a near-list result.

Because the Subject's $749,900 asking price is independently well supported by the comparative evidence, I do not apply a broad market-average discount. I allow only a modest transaction-negotiation discount from the intrinsic point estimate.

Final Estimated Sale Price: $745,000.

The $5,000 difference between the $750,000 intrinsic comparative point estimate and the $745,000 final sale-price estimate represents a small allowance for ordinary contract negotiation rather than a reassessment of the Subject's intrinsic comparative position.

Stage 5 — Challenge, Critical Review, and Qualification Analysis

The most material challenge is that the supplied completed sales do not produce a perfectly matched Subject analogue. The strongest same-size observations lack a private pool, while the strongest pool-and-waterfront observations are generally larger and/or have additional bedrooms and bathrooms. Consequently, the value attributed to the Subject's pool/amenity package is inferred from the cross-sectional pattern rather than isolated through a controlled matched pair.

A second challenge is **condition and renovation heterogeneity**. The DSS photographs clearly distinguish highly polished properties such as 161 Crossroad Lakes Drive from more dated inventory such as 144 Crosstide Circle, but the market value of those visual differences cannot be precisely separated from location, size, pool, waterfront and transaction-timing effects. The Decision Function therefore treats photographic presentation holistically rather than imposing unsupported dollar adjustments.

A third challenge is the unusually wide transaction behavior in the evidence. Completed sales show Sale/Final-List ratios from roughly 91% to nearly 100%, with both short and prolonged marketing periods. The Subject's three-DOM contract strongly supports market acceptance of its $749,900

asking position but does not reveal whether competition pushed the transaction above list, normal negotiation moved it slightly below list, or concessions affected the nominal outcome.

A fourth challenge is temporal and sample limitation. Although the supplied population deliberately contains 11 completed sales within the 12 months preceding the Subject's close date, the sample remains small and property-specific. No outside market evidence is admitted under the laboratory controls.

An alternative interpretation would place greater weight on the $670,000 same-size waterfront/no-pool sale and apply only a modest pool premium, producing a valuation closer to the low-$700,000s. Another would emphasize the $790,000–$910,000 pool/waterfront transactions and the Subject's immediate market acceptance, supporting a result near or potentially above the $749,900 asking price. I regard the supplied evidence as favoring the middle of those interpretations.

These challenges do **not** materially alter the $745,000 final point estimate, but they prevent a High confidence classification and warrant an explicit valuation interval rather than false precision around the intrinsic value.

Stage 6 — Frozen Record

Intrinsic Comparative Low Estimate: $710,000

Intrinsic Comparative Point Estimate: $750,000

Intrinsic Comparative High Estimate: $790,000

Final Estimated Sale Price: $745,000

Confidence: Moderate

Evidence Sufficiency: Sufficient

Frozen Output Production Date and Time: September 2, 2026, 12:24 PM EDT (UTC−04:00)

Valuation Qualifications: The estimate is based exclusively on the supplied Decision Surface Snapshot and supplied reconciled quantitative evidence. No outside sources, prior-chat information, remembered transaction outcomes, or web research were used. The Subject's actual sold price remained redacted. Material limitations are the absence of a perfectly matched completed sale; heterogeneous property condition, renovation, size, room count, waterfront and pool characteristics; a small 11-sale completed-sale population; and uncertainty concerning the precise effect of transaction negotiation or concessions on the Subject's eventual nominal sale price. The final estimate is a frozen outcome-redacted estimate and is not to be revised in response to subsequent disclosure of the Subject Property's actual transaction outcome.