DFE Listed Property Sale Price Decision Node

Frozen Experimental Record — Outcome-Redacted Decision Function Reconstruction

Subject Property: 144 Crosscove Circle, Ponte Vedra Beach, FL 32082
Frozen Output Production Date and Time: September 3, 2026, 6:00 AM EDT (UTC−04:00)

Laboratory Confirmation

The supplied Decision Surface Snapshot is readable and sufficient to begin the laboratory. The Subject Property is identifiable as **144 Crosscove Circle, Ponte Vedra Beach, Florida 32082**. The supplied materials identify the Subject as a 1995-built, approximately 2,000-square-foot, three-bedroom, two-bath single-family residence with waterfront/pond frontage and a private pool. Its asking price is $749,900. The transaction outcome is redacted in the Decision Surface Snapshot and is expressly recorded as **REDACTED** in the supplied quantitative evidence table.

The additional supplied quantitative evidence table is readable and reconciles the Subject and 11 completed sales within the 12 months preceding the Subject's April 3, 2026 close date. It expressly states that the Subject sold price remains redacted and that the underlying Decision Surface Snapshot controls in the event of discrepancy. No separate document identified as Engineering Guidance was supplied; therefore, no Engineering Guidance has been assumed.

Stage 1 — Subject Property Understanding

The Subject is a **one-story 1995 single-family home containing approximately 2,000 square feet, three bedrooms, two full bathrooms, a 1.5-car garage, a private pool/spa, and pond/waterfront frontage** on approximately 0.22 acre. It is located within Seaside at Ponte Vedra Beach, whose supplied materials show community beach access, pool, tennis facilities and other recreational amenities. The photographs show a conventional but attractive single-story exterior, paver driveway, open living areas, extensive wood flooring, a substantially improved kitchen, remodeled primary bath, and a landscaped waterfront outdoor setting with pool and spa.

Condition and presentation are material positives. The MLS remarks report a **new roof completed in December 2025**, hurricane-impact windows, doors and garage door installed in 2021/2024, freshly painted interior, a saltwater pool and spa with waterfall and fire-pit features, remodeled 2021 kitchen with soft-close cabinetry, granite countertops and Viking cooking equipment, and a renovated primary bathroom with jetted soaking tub and walk-in shower. The photographs on Decision Surface Snapshot pages 3–12 corroborate a generally well-presented, updated interior and a particularly strong rear amenity package overlooking the water.

The principal physical constraints are its comparatively modest **2,000-square-foot size**, only three bedrooms/two baths, and 1.5-car rather than two-car garage. Those characteristics limit direct equivalence to several larger premium waterfront/pool sales. Conversely, the Subject combines two features that materially distinguish it from many supplied sales: **private pool plus waterfront**, together with recent major improvements.

Overall, the Subject is interpreted as an above-average offering within the supplied Seaside evidence—not the largest or most functionally extensive property, but materially advantaged by

condition, recent capital improvements, water orientation and an unusually complete outdoor amenity package.

Stage 2 — Neighborhood and Comparative Market Analysis

The supplied quantitative population contains **11 completed sales**, with sold prices ranging from **$518,700 to $910,000**. The Subject is listed at $749,900 and entered contract after only three days of market exposure.

The most informative comparative relationships are as follows.

140 Crosscove Circle is exceptionally important because it is on the same street, built in the same year, and also has both waterfront and a private pool. At 2,423 square feet with four bedrooms/two baths, it is materially larger than the Subject and has a full two-car garage. It was described and photographed as updated/remodeled, with a new pool/outdoor area completed in 2024, and sold for **$845,000** after 24 days, or approximately $348.74 per square foot. This establishes a strong same-street upper comparative anchor, but its roughly 21% greater living area and additional bedroom prevent direct dollar-for-dollar equivalence.

161 Crossroad Lakes Drive represents the strongest premium pool/waterfront evidence: 2,204 square feet, four bedrooms, three baths, updated/remodeled condition, lake frontage and an infinity-edge pool. It sold for **$910,000** after only five days, approximately $412.89 per square foot. Its larger size, extra bedroom and bath, full two-car garage and particularly premium renovation/outdoor package place it above the Subject in overall comparative utility.

213 Seamist Court is also waterfront with a private pool and contains 2,336 square feet, four bedrooms and three baths. It sold for **$790,000**, but only after 237 days and an asking-price reduction from $885,000 to $810,000. The supplied listing describes a maintained home with pool improvements but acknowledges future cosmetic improvement potential. Its larger functional program is superior to the Subject, while the Subject's more recent improvements and presentation appear superior. The $790,000 result is therefore highly relevant but does not operate as a simple ceiling.

252 Seamist Court is especially useful for size: 2,006 square feet, three bedrooms and two baths—essentially the Subject's basic interior dimensions. It is waterfront but has **no private pool** and sold for **$670,000** after nine days. The Subject's private saltwater pool/spa, stronger outdoor amenity package and documented renovations warrant a substantial premium to this sale.

144 Crosstide Circle is another close size match at 1,969 square feet with three bedrooms/two baths and waterfront but no private pool. It sold for **$580,000** after 59 days following a list reduction. Its supplied description and imagery indicate a substantially less current overall offering than the Subject. It therefore functions principally as a lower waterfront boundary rather than a central indication.

The non-waterfront evidence reinforces the value contribution of the Subject's water/pool combination. Updated non-waterfront homes include 132 Patrick Mill at $650,000 and 265 Patrick Mill at $675,000, while smaller or less competitively positioned properties sold lower. At the other

end, the large five-bedroom/four-bath 145 Crossroad Lakes sold for $815,000 despite lacking waterfront and a private pool, illustrating that size and functional utility can substitute substantially for those amenities.

Across all 11 completed sales, the supplied Sale/Final-List ratios imply an arithmetic mean of approximately **95.5%** and a median of approximately **96.6%**. Those aggregate figures are useful as market-behavior context but are not treated as a mechanical adjustment factor because the population contains materially different properties and listing strategies.

The comparative evidence therefore places the Subject clearly above the ordinary non-pool and/or non-waterfront three-bedroom inventory, while below the strongest larger waterfront/pool properties on total utility. Its recent roof, impact protection, renovated kitchen/bath and compelling pool/spa setting narrow part of the gap created by its smaller size and 1.5-car garage.

Stage 3 — Comparative Placement and Valuation Synthesis

Intrinsic Comparative Low Estimate: $735,000

Intrinsic Comparative Point Estimate: $775,000

Intrinsic Comparative High Estimate: $820,000

The intrinsic range is centered above the Subject's $749,900 asking price because the physical evidence supports a premium-quality position relative to the closest approximately 2,000-square-foot waterfront sales. The most direct size analogue, 252 Seamist at $670,000, lacks a private pool; the Subject adds a substantial saltwater pool/spa/outdoor entertainment package and appears more comprehensively improved. At the same time, the $845,000 sale at 140 Crosscove and $910,000 sale at 161 Crossroad Lakes demonstrate the pricing attainable for larger, high-quality waterfront/pool homes, but both provide materially more interior utility.

The **$775,000 intrinsic point estimate** represents the best reconciliation of those relationships. It reflects meaningful value for the Subject's pool/spa, waterfront orientation, recent roof and impact improvements, remodeled kitchen and primary bath, while discounting for its three-bedroom/two-bath configuration, 2,000-square-foot scale and smaller garage.

The approximately $85,000 low-to-high span is warranted because the supplied evidence shows considerable dispersion in the market's capitalization of water, pools, renovations, size and presentation. There is no perfectly matched completed sale combining the Subject's approximate size, condition, same-street location, waterfront orientation and pool/spa configuration at a contemporaneous date.

Stage 4 — Market Behavior and Transaction Context Analysis

The Subject's transaction behavior is unusually informative. It was listed at **$749,900 on February 21, 2026 and entered purchase contract March 1, 2026 after only three days of reported market exposure**, with no list-price reduction. Its closing date is April 3, 2026. The sold price remains redacted.

This rapid contract formation materially changes the expected transaction-price estimate relative to the intrinsic comparative point estimate. A three-day contract with no preceding price reduction is inconsistent with the extended market resistance visible in properties such as 213 Seamist, 132 Patrick Mill and 104 Seaside, all of which required meaningful price reductions or substantial exposure. Conversely, the supplied market also shows that quick contracts do not necessarily require a sale at or above list: several short-exposure sales ultimately closed modestly below their final asking prices.

Accordingly, the $749,900 list price is treated as a powerful transaction-specific signal rather than merely another valuation input. The Subject appears to have been offered somewhat below the $775,000 intrinsic comparative point estimate, plausibly creating sufficient buyer response for rapid contract formation. The evidence supports an expected sale close to asking, but does not justify assuming an above-list outcome or exact full-price outcome.

Applying the observed transaction behavior qualitatively—and specifically resisting a mechanical application of the population-wide sale/list ratio because the Subject's three-day exposure is materially stronger than many members of that population—the expected sale is placed only modestly below asking.

Final Estimated Sale Price: $745,000.

The approximately **$30,000 difference between the $775,000 intrinsic comparative point estimate and the $745,000 final estimated transaction price** reflects the distinction between estimated comparative property value and the price expected from this particular already-formed transaction. The $749,900 asking price and immediate contract are stronger direct evidence of the transaction's likely bargaining range than an unrestricted intrinsic estimate alone.

Stage 5 — Challenge, Critical Review, and Qualification Analysis

The strongest challenge to the valuation is that the intrinsic estimate may overstate the Subject's market position. The Subject's $749,900 list price was presumably selected by informed market participants, and the property has only three bedrooms, two baths and a 1.5-car garage. The larger same-street 140 Crosscove sale at $845,000 provides substantially more living area and an additional bedroom. Under this interpretation, the Subject's intrinsic value could lie much closer to its asking price than $775,000.

The opposing challenge is that the intrinsic estimate may understate the Subject because ordinary price-per-square-foot comparisons do not fully capture the value of its combined waterfront, private saltwater pool/spa, recent roof, impact protection, remodeled kitchen/bath and strong presentation. Smaller homes can command higher per-square-foot prices, and the Subject's approximately $375-per-square-foot asking level sits between the relevant waterfront/pool evidence rather than outside it. The extremely rapid contract also supports meaningful buyer acceptance.

A further uncertainty is the heterogeneity of the 11-sale population. Some sales are non-waterfront, some lack private pools, sizes range materially, renovation levels differ, and market exposure ranges

from three to 242 days. The population-wide approximately 95.5% mean sale/final-list ratio therefore should not be interpreted as a stable pricing coefficient applicable directly to the Subject.

The final estimate also cannot observe the terms negotiated after contract, inspection findings, appraisal effects, repair negotiations or any undisclosed transaction-specific consideration. Although the supplied evidence reports no Subject concessions at the listing-record stage, the redacted final outcome prevents determination of whether subsequent negotiations affected the gross sale price.

These challenges **materially affect the confidence assessment and valuation qualifications**, but they do not overturn the central result. The close size-match sales establish a meaningful lower region, the premium waterfront/pool sales establish a credible upper region, and the Subject's $749,900 asking price plus three-day contract provides unusually strong transaction-specific evidence. The evidence is therefore sufficient for a decision, but not sufficiently homogeneous to warrant High confidence.

Stage 6 — Frozen Record

- **Intrinsic Comparative Low Estimate: $735,000**
- **Intrinsic Comparative Point Estimate: $775,000**
- **Intrinsic Comparative High Estimate: $820,000**
- **Final Estimated Sale Price: $745,000**
- **Confidence: Moderate**
- **Evidence Sufficiency: Sufficient**
- **Frozen Output Production Date and Time: September 3, 2026, 6:00 AM EDT (UTC−04:00)**
- **Valuation Qualifications:** The estimate is restricted exclusively to the supplied experimental materials and assumes the MLS-described physical characteristics, improvements, living area, waterfront status, pool/spa characteristics and transaction dates are materially accurate. No independent inspection, title review, appraisal, external market evidence or post-contract information has been admitted. The Subject's actual transaction outcome remained redacted and was not inferred or recovered. The comparative population is heterogeneous in size, condition, water orientation, pool availability and market exposure; accordingly, aggregate sale/list behavior was used as context rather than as a mechanical pricing rule. The final estimated sale price reflects the particularly strong transaction-specific evidence supplied by the Subject's unchanged $749,900 asking price and three-day market exposure before contract.