DFE Listed Property Sale Price Decision Node

Master Experimental Specification — Outcome-Redacted Decision Function Reconstruction

Subject Property: 144 Crosscove Circle, Ponte Vedra Beach, FL 32082
Decision Objective: Estimate eventual sale price
Experimental Status: Frozen outcome-redacted valuation record

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**. Its sold price is expressly redacted in the supplied quantitative evidence, while its listing, contract, physical-property, photographic, and market-comparison information remain available. The reconciled evidence table identifies the Subject as a 1995-built, 2,000-square-foot, three-bedroom/two-bath property with waterfront and a private pool, listed at $749,900, with the sale outcome redacted.

The Decision Surface Snapshot contains the Subject's MLS presentation and photographs as well as completed-sale evidence. No separate substantive Engineering Guidance beyond the supplied reconciled quantitative evidence table is identified; none is otherwise assumed. The laboratory therefore proceeds solely from the supplied experimental materials. The Subject's actual transaction outcome remains unknown and has not been sought or inferred from any outside source.

Stage 1 — Subject Property Understanding

The Subject is a **single-family, one-story residence built in 1995 with approximately 2,000 square feet, three bedrooms, two full bathrooms, an attached two-car garage, private pool, and pond/lake frontage** in the Seaside at Ponte Vedra Beach community. Its lot is approximately 0.22 acre. The MLS materials also identify community recreational amenities and private beach access. The Subject was offered at **$749,900**.

The photographic evidence is materially favorable. The house presents as maintained, coherent, and immediately usable rather than as a renovation project. The front elevation has a broad paver driveway, mature palms, and a conventional single-story design. Inside, the main living spaces are open and bright, with vaulted architectural elements, extensive wood flooring, large windows, and substantial visual connection between the living, dining, and kitchen areas. The kitchen has wood cabinetry, stone counters, stainless appliances, a gas cooktop, and substantial counter space.

The primary suite is a meaningful strength. Photographs show a large bedroom overlooking the pool area and a comparatively upgraded bath with separate shower, jetted tub, fireplace and wall-waterfall feature. The remaining bedrooms and guest bath are more conventional; one secondary bedroom in particular is visually plain. Accordingly, the Subject's presentation is not uniformly luxury-level even though several principal spaces are attractive.

The strongest physical package is at the rear of the property. The Subject combines **private pool + substantial paved pool deck/outdoor living area + direct water view**. Photographs establish a clear pond outlook beyond the pool, with relatively little visual obstruction. This creates a

materially stronger amenity package than an otherwise similar interior or non-pool Seaside property.

Location also contributes value. The supplied materials show the Seaside community's pool, tennis/pickleball facilities and broader recreational setting. These community attributes are shared to varying degrees by the comparison population and therefore should not be capitalized as though unique to the Subject, but the Subject's own pool/water combination remains differentiating.

Overall, the Subject is best represented as a **mid-sized, well-presented Seaside home whose valuation strength is disproportionately generated by its private pool, water frontage/view, outdoor environment, and attractive principal living areas**, rather than by unusually large interior square footage or uniformly new finishes.

Stage 2 — Neighborhood and Comparative Market Analysis

The supplied population contains **11 completed sales within the 12 months preceding the Subject's 04/03/2026 close date**, together with the outcome-redacted Subject. The completed-sale prices span **$518,700 to $910,000**, demonstrating substantial heterogeneity within the supplied neighborhood evidence rather than a narrow price-per-square-foot market.

The most relevant evidence is therefore not simply the closest square footage. Pool, waterfront, renovation/presentation, size, bedroom/bath utility, and immediate micro-location materially separate the observations.

140 Crosscove Circle is especially important. It is effectively a same-street, same-vintage benchmark: 1995 construction, 2,423 square feet, four bedrooms/two baths, waterfront, and private pool. It sold for **$845,000** after being listed at $875,000. Its photographs show a screened pool facing the water and a functional but stylistically mixed interior. At roughly 423 square feet larger and with a fourth bedroom, it is intrinsically superior to the Subject in size/utility, while the Subject's presentation competes credibly and in some principal spaces appears more cohesive. The $845,000 sale therefore functions primarily as a strong **upper anchor**, not as a direct price expectation.

161 Crossroad Lakes Drive sold for **$910,000** from a $915,000 asking price. It has 2,204 square feet, four bedrooms/three baths, waterfront and a private pool. Its photographs show a substantially renovated, bright contemporary interior, screened pool, water frontage and polished presentation. It is superior to the Subject in bedroom/bath utility and overall renovation level and therefore establishes a higher-tier ceiling rather than a direct Subject indication.

213 Seamist Court provides a more recent pool/water transaction. At 2,336 square feet, four bedrooms and three baths, it sold for **$790,000** after a very long 237-day exposure and reductions from $885,000 to $810,000. The property combines pond frontage and a screened private pool, but its photographic presentation is more traditional and uneven than the Subject's. Despite its larger size and additional bed/bath utility, its $790,000 result demonstrates that pool/water status alone does not support the upper-$800,000 range without corresponding condition, presentation, and buyer acceptance.

252 Seamist Court is an especially useful size benchmark: 2,006 square feet, three bedrooms/two baths, waterfront but **no private pool**, selling for **$670,000** after nine days. Its physical scale is almost identical to the Subject. The Subject's private pool, stronger outdoor resort-like setting, and photographic presentation justify material placement above this sale.

The non-water/non-pool transactions further define the lower part of the market. **132 Patrick Mill Circle**, 2,047 square feet, sold for $650,000 after substantial exposure and a list reduction; **149 Seaside Circle**, 1,755 square feet, sold for $620,000; and **265 Patrick Mill Circle**, 2,323 square feet with four bedrooms/three baths, sold for $675,000. Their results reinforce that ordinary interior square footage does not substitute for the Subject's combined pool/water package.

Another useful lower-bound water observation is **144 Crosstide Circle**, 1,969 square feet and waterfront but without a pool, which sold for **$580,000** after price reduction. Photographs show notably dated finishes and a comparatively weak interior presentation, explaining why its waterfront status did not produce Subject-level value.

The supplied evidence therefore produces a coherent comparative hierarchy:

dated/no-pool or ordinary non-water properties → approximately upper-$500,000s through upper-$600,000s; stronger size/utility properties → upper-$600,000s and above; desirable water/pool combinations → materially higher; renovated or larger water/pool properties → roughly $790,000-$910,000.

The Subject falls between these groups. It is clearly superior to the $580,000-$675,000 lower/middle observations but does not possess the size, fourth bedroom/third bath, or renovation profile of the $845,000-$910,000 upper observations.

Stage 3 — Comparative Placement and Valuation Synthesis

Intrinsic Comparative Low Estimate: $720,000

Intrinsic Comparative Point Estimate: $755,000

Intrinsic Comparative High Estimate: $790,000

The intrinsic point estimate is placed near **$755,000**.

The central comparison is the Subject versus the nearly identically sized 252 Seamist sale at $670,000, followed by the pool/water transactions at 213 Seamist ($790,000), 140 Crosscove ($845,000), and 161 Crossroad Lakes ($910,000). The Subject's pool and superior outdoor setting warrant a substantial premium over 252 Seamist, while its smaller three-bedroom/two-bath configuration warrants a meaningful discount from the two strongest upper-end pool/water properties.

The $790,000 sale at 213 Seamist is particularly informative. The Subject gives up approximately 336 square feet, one bedroom and one bathroom, but appears to compete favorably in presentation and outdoor visual appeal. The resulting intrinsic placement modestly below that sale is reasonable.

The same-street 140 Crosscove transaction provides confirmation from the opposite direction. Its $845,000 result cannot reasonably be transferred directly to the Subject because 140 Crosscove is approximately 21% larger and has a fourth bedroom. But the fact that a same-street 1995 pool/water property commanded $845,000 supports a Subject valuation materially above ordinary $600,000-range neighborhood inventory.

The resulting $720,000-$790,000 intrinsic interval intentionally encompasses uncertainty about the precise market contribution of the Subject's pool/water package relative to additional interior size and bedroom/bath utility. The **$755,000 point estimate** reflects the Subject's unusually attractive amenity combination while avoiding treatment of it as equivalent to the larger upper-tier sales.

Stage 4 — Market Behavior and Transaction Context Analysis

The Subject was listed at **$749,900 on 02/11/2026, went under purchase contract on 03/01/2026, and has only three reported DOM in the reconciled evidence table, with no list-price reduction**. Its final/current asking price therefore remained $749,900.

That behavior is important. Whatever the mechanical DOM convention behind the supplied three-day figure, the listing moved to contract without requiring a reduction. This differs markedly from slower or initially overpriced observations such as 213 Seamist (237 DOM; $885,000 reduced to $810,000), 132 Patrick Mill (242 DOM; $715,000 reduced to $675,000), 104 Seaside (61 DOM; $725,000 reduced to $673,000), and 144 Crosstide (59 DOM; $649,900 reduced to $629,900).

The completed-sale population nevertheless shows that contract outcomes usually came below the final asking price. Calculating directly from the supplied 11 completed-sale rows gives an across-property mean sale/final-list ratio of approximately **95.5%**; the median is approximately **96.6%**. Applying those mechanically to the Subject's $749,900 asking price would imply roughly $716,000-$724,000. That calculation is informative but should not control the estimate because the population includes heterogeneous properties and several long-exposure/reduced listings whose negotiation behavior is not comparable to the Subject.

Conversely, the Subject's rapid, unreduced acceptance is evidence against assuming the typical population-wide discount. Comparable successful listings with short exposure include 252 Seamist (nine days, 97.24% of final list), 265 Patrick Mill (11 days, 96.57%), 140 Crosscove (24 days, 96.57%), 145 Crossroad Lakes (32 days, 98.19%), and 161 Crossroad Lakes (five days, 99.45%).

The intrinsic point estimate of $755,000 is slightly above the Subject's $749,900 asking price. In transaction terms, however, the asking price itself becomes a powerful local constraint: the evidence supports a conclusion that the property was priced close to intrinsic market value and secured acceptance without a price reduction, but there is no supplied evidence requiring an above-ask result.

I therefore translate the **$755,000 intrinsic comparative point estimate to a final expected transaction price of $745,000**. This represents only about a **0.65% discount to the final asking price**, materially stronger than the overall completed-sale population's typical discount and

consistent with the Subject's favorable presentation, pool/water package, and successful unreduced market response.

Stage 5 — Challenge, Critical Review, and Qualification Analysis

The principal challenge is the limited number of genuinely close substitutes. Only a few supplied observations combine the Subject's critical characteristics of approximately 2,000 square feet, waterfront, private pool, similar vintage, and Seaside location. The most similar amenity comparables are generally larger than the Subject.

A second challenge is separating the value of the private pool and water orientation from correlated differences in renovation, square footage, bed/bath count and presentation. The supplied evidence does not support a clean standalone dollar adjustment for any one of these attributes. For that reason, no rigid adjustment grid was imposed.

A third challenge concerns condition. Photographs permit meaningful comparative assessment, but they cannot establish hidden building condition, deferred maintenance, roof/HVAC/plumbing status beyond what is expressly disclosed, inspection findings, insurance issues, or other matters not supplied. The valuation therefore treats visible presentation as evidence but does not equate visual attractiveness with comprehensive physical condition.

A fourth challenge is transaction behavior. The Subject's quick, unreduced contract materially supports the conclusion that $749,900 was market-credible, but the contract terms themselves are not supplied. Buyer financing, inspection negotiations, concessions, appraisal effects, closing credits, or other contractual factors could move the eventual sale price away from the asking price.

An alternative interpretation would weight the completed-sale population's approximately 95.5%-96.6% typical sale/final-list relationship more heavily and produce an outcome in the low-$720,000s. I reject that as the primary estimate because it treats slow, reduced and otherwise heterogeneous listings as transaction-behavior equivalents to this Subject. Another defensible interpretation would treat the rapid acceptance as evidence of full-price or above-list demand and center at approximately $750,000-$760,000. I retain a slight below-list expected outcome because most supplied sales, including strong short-exposure properties, ultimately closed below asking.

The strongest challenge to the intrinsic $755,000 point is that the Subject has only three bedrooms/two baths and 2,000 square feet, while the $790,000-$910,000 pool/water comparables generally offer materially greater interior utility. That challenge is reflected in the point estimate and prevents upward extrapolation toward the $800,000s.

These limitations materially affect **confidence and interval width**, but they do not render the supplied evidence insufficient. There are 11 completed transactions, several strong amenity benchmarks, a nearly exact-size waterfront comparison, a same-street pool/water sale, detailed photographs, and Subject-specific market-exposure information. The evidence is therefore judged **Sufficient**, while confidence in a single precise transaction outcome is **Moderate**.

Stage 6 — Frozen Record

Intrinsic Comparative Low Estimate: $720,000

Intrinsic Comparative Point Estimate: $755,000

Intrinsic Comparative High Estimate: $790,000

Final Estimated Sale Price: $745,000

Confidence: Moderate

Evidence Sufficiency: Sufficient

Frozen Output Production Date and Time: September 3, 2026, 7:11 AM EDT (UTC−04:00)

Valuation Qualifications: The estimate is restricted exclusively to the supplied Decision Surface Snapshot and reconciled quantitative evidence. No outside market information, prior experimental results, Subject outcome information, or web research was used. The Subject's actual sale price remained redacted. The principal qualifications are the limited number of closely matched pool/water comparables; confounding among size, bedroom/bath utility, renovation, pool and waterfront characteristics; inability of photographs to establish hidden physical condition; and absence of complete Subject contract terms, inspection outcomes, concessions or other post-contract information. The $720,000-$790,000 intrinsic range represents comparative-market uncertainty; the $745,000 final estimate incorporates the Subject's $749,900 unreduced asking price and favorable contract behavior without assuming that rapid acceptance necessarily produced a full-price or above-list closing.

FROZEN EXPERIMENTAL RESULT — FINAL ESTIMATED SALE PRICE: $745,000