DFE Listed Property Sale Price Decision Node

Frozen Experimental Record — Outcome-Redacted Decision Function Reconstruction

Laboratory confirmation. The supplied Decision Surface Snapshot is readable and sufficient to begin the laboratory. The designated Subject Property is identifiable as **144 Crosscove Circle, Ponte Vedra Beach, FL 32082**. The Subject Property's eventual transaction outcome is properly redacted: the reconciled quantitative evidence identifies the Subject as a 1995-built, 2,000-square-foot, 3-bedroom/2-bath property listed at $749,900, with sold price explicitly marked **REDACTED**. The supplied population consists of 11 completed sales within the 12 months preceding the Subject's stated close date, plus the outcome-redacted Subject. No separate document identified as Engineering Guidance was supplied; therefore none is assumed.

Stage 1 — Subject Property Understanding

The Subject is a **single-family, one-story home built in 1995 with approximately 2,000 square feet, three bedrooms, two full bathrooms, a two-car garage, private pool, and waterfront/pond setting** in Seaside at Ponte Vedra Beach. The MLS identifies a roughly 0.22-acre lot, residential zoning, public water/sewer, community amenities, and proximity/access to the beach.

The visual evidence is materially favorable. The front elevation presents as a conventional but attractive 1990s Florida single-story residence with a broad driveway and two-car garage. The interior has substantial wood flooring through the principal living areas, high/vaulted ceilings, a bright open living/dining configuration, and extensive glazing toward the rear. The kitchen is functional and comparatively spacious, with wood cabinetry, stone counters, stainless appliances, island/peninsula work space, and open sightlines into the living areas.

The primary suite is a material positive: it is comparatively large, has vaulted volume, significant windows overlooking the rear/pool area, and a bathroom with separate shower, jetted tub, substantial vanity/storage and architectural detailing. The secondary bedrooms and guest bath appear serviceable but less upgraded and less visually distinctive than the primary spaces.

The strongest property-specific attributes are concentrated outside. The Subject has a **private in-ground pool, hardscaped pool deck, landscaped/privacy elements, and direct pond/water outlook**, producing an outdoor environment substantially stronger than a typical non-waterfront/no-pool property in the supplied set. The rear photographs show the pool and pond functioning together visually rather than as unrelated amenities. Community pool, tennis/pickleball facilities and the broader lake-oriented Seaside environment further support location appeal.

Condition/presentation is best characterized as **good, attractive and market-ready, but not uniformly contemporary luxury renovation**. The home possesses meaningful upgrades and strong presentation, but several finishes—notably portions of the kitchen cabinetry and secondary spaces—retain a 1990s/earlier-remodel character. Accordingly, the Decision Function does not treat it as interchangeable with the most extensively renovated properties in the evidence.

Overall, the Subject combines approximately average-to-moderate size for this supplied market with an unusually favorable amenity package: **waterfront + private pool + good interior presentation + two-car garage + established community/beach-access environment**.

Stage 2 — Neighborhood and Comparative Market Analysis

The supplied completed-sale population spans **$518,700 to $910,000**, approximately 1,729 to 2,622 square feet, and includes meaningful variation in waterfront status, private pools, renovation/presentation, bedroom count, and market exposure. The evidence table identifies all 11 completed transactions and preserves their listing and sale behavior.

The most important relationship in the evidence is that **waterfront and private-pool combinations command materially stronger outcomes when condition and presentation are competitive**, but neither square footage nor waterfront status alone explains price. Renovation quality, pool utility, immediate micro-location and overall buyer appeal visibly matter.

140 Crosscove Circle is the strongest close-location benchmark. It is also 1995 construction, waterfront and pool-equipped, but is substantially larger at 2,423 square feet with four bedrooms. It sold for **$845,000** after listing at $875,000. Its photographs show a screened pool overlooking water and a well-maintained, personalized interior. The Subject is smaller and has one fewer bedroom, arguing clearly below $845,000, but the Subject's presentation is competitive in important living spaces and its pool/water relationship is similarly compelling. The Crosscove location match makes this sale particularly informative. The supplied visual record for 140 Crosscove confirms the waterfront screened-pool configuration and interior condition.

213 Seamist Court is another powerful upper benchmark because it combines waterfront and private pool. At 2,336 square feet, four bedrooms and three baths, it sold for **$790,000**, following a long 237-day exposure and reduction from $885,000 to $810,000. It is larger than the Subject and has greater bedroom/bath utility, although its transaction history indicates that its initial pricing substantially exceeded buyer acceptance. Its photographs show a screened private pool, pond setting and good but mixed-age interior updating. This sale supports a Subject value below or around the high-$700,000s rather than requiring an $800,000-plus conclusion.

161 Crossroad Lakes Drive sold for **$910,000** and provides the top-end amenity/condition reference: 2,204 square feet, four bedrooms, three baths, waterfront and private pool, with only five days on market and a $915,000 final list. The photographic record shows substantially renovated, bright contemporary interiors, a screened pool and water outlook. That transaction demonstrates the premium available to a highly updated waterfront/pool product, but its finish level, additional bedroom/bath and market reception make it an inappropriate direct price analogue for the Subject. It establishes an upper boundary rather than a central estimate.

252 Seamist Court, at 2,006 square feet, is nearly identical to the Subject in gross living area and also has three bedrooms/two baths and waterfront, but lacks a private pool. It sold for **$670,000** after nine days, from a $689,000 asking price. Its photographs show a clean, neutral, attractive interior and large lake-facing yard. This is an important lower/central benchmark: the Subject's private pool and stronger resort-like backyard utility warrant a meaningful premium to $670,000.

The non-waterfront evidence helps isolate that premium. **132 Patrick Mill Circle**, 2,047 square feet/3 bedrooms/2 baths, sold for **$650,000** after extensive exposure; **149 Seaside Circle**, 1,755 square feet/3 bedrooms/2 baths, sold for **$620,000**; and **265 Patrick Mill Circle**, 2,323 square feet/4 bedrooms/3 baths, sold for **$675,000**. These transactions reinforce that a roughly $620,000-$675,000 range is attainable for ordinary non-waterfront/no-private-pool product of varying size and finish, while the Subject should occupy a distinctly higher tier because of its combined pool/water configuration.

At the weaker waterfront end, **104 Seaside Circle** sold for $610,000 despite 2,426 square feet and waterfront, and **144 Crosstide Circle** sold for $580,000 despite waterfront. Neither had a private pool. The visual evidence indicates that waterfront alone does not create premium pricing when condition/presentation and other characteristics are less compelling. For example, 144 Crosstide's photographs show notably dated kitchen, bath and interior finishes.

Conversely, **145 Crossroad Lakes Drive**, although non-waterfront/no-pool, sold for $815,000 because it provides 2,622 square feet, five bedrooms/four baths and updated presentation. Its visual record confirms its much greater accommodation and updated interior. This is further evidence that the market surface is multidimensional and that simple price-per-square-foot or amenity adjustments would be misleading.

Taken together, the evidence places the Subject **well above the ordinary $600,000s cluster, below the larger/highly renovated $800,000-$900,000 properties, and most naturally in the mid-to-upper $700,000s**.

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 of **$755,000** represents the Decision Function's reconciliation of several overlapping relationships rather than a mechanical adjustment grid.

The most persuasive lower anchor is 252 Seamist at $670,000: virtually the same living area and same 3/2 configuration with waterfront, but no private pool. The Subject's pool, cohesive pool/pond outdoor environment and favorable presentation justify a substantial premium.

The most persuasive upper/local anchor is 140 Crosscove at $845,000: same street, same construction year, waterfront and pool, but approximately 423 additional square feet and a fourth bedroom. The Subject should trade materially below that result.

The $790,000 sale at 213 Seamist supplies a useful intermediate upper benchmark. It has waterfront and pool but approximately 336 additional square feet, a fourth bedroom and third bath. Its long marketing period and $75,000 reduction, however, show that buyers did not accept its initial higher positioning.

The $910,000 sale at 161 Crossroad Lakes demonstrates what superior renovation plus pool/waterfront can command but is materially superior overall. The $815,000 non-waterfront sale at 145 Crossroad Lakes similarly demonstrates that substantially greater accommodation can overcome the absence of those amenities. Neither should pull the Subject into the mid-$800,000s.

At the same time, the Subject is qualitatively too strong to be centered near the $650,000-$700,000 group. Its photographs demonstrate that the private pool, pond view, large primary suite, wood-floor living areas, architectural volume and bright rear-facing spaces are not merely checkbox features; together they create a noticeably stronger buyer proposition.

The **$720,000 low** reflects the possibility that buyers discount the Subject's smaller size, 3/2 configuration and partly dated finishes more heavily than the Decision Function expects. The **$790,000 high** reflects the possibility that the scarce waterfront/private-pool combination, Crosscove location and presentation command a premium close to the larger 213 Seamist result.

The **$755,000 point** is therefore the most defensible intrinsic placement: slightly above the Subject's $749,900 asking price and approximately midway between the near-size waterfront/no-pool evidence and the larger waterfront/pool evidence.

Stage 4 — Market Behavior and Transaction Context Analysis

The Subject was offered at **$749,900 with no list-price reduction and went under contract after only three days on market**, with listing date February 21, 2026 and purchase-contract date March 1, 2026 as reported in the reconciled evidence. This is unusually strong transaction behavior relative to much of the supplied evidence.

The completed-sale population exhibits substantial negotiation variability. Calculating directly from the 11 supplied completed-sale rows, the mean sale-to-final-list ratio is approximately **95.5%**, with the median approximately **96.6%**. Those broad figures should not mechanically be applied to the Subject because several observations experienced long exposure and price reductions, whereas the Subject entered contract essentially immediately. The individual sale/final-list ratios in the supplied table range from approximately 90.6% to 99.5%.

The most behaviorally relevant fast-moving sales are instructive. 252 Seamist contracted in nine days and sold at 97.24% of list; 265 Patrick Mill contracted in 11 days and sold at 96.57%; 161 Crossroad Lakes contracted in five days and sold at 99.45%. The Subject's three-day exposure is at least as strong a demand signal as these transactions.

That rapid acceptance materially reduces the probability that the Subject was substantially overpriced at $749,900. More importantly, the comparative evidence independently supports a value around the asking price rather than indicating that the asking price itself is the sole basis for valuation.

The intrinsic comparative point estimate is $755,000. Transaction behavior supports a final outcome **very close to asking and does not justify applying the population-wide average negotiation discount**. At the same time, the evidence does not establish a bidding war, multiple offers, escalation clause, or any other mechanism sufficient to assume a material above-list result.

Accordingly, the Decision Function makes only a small transaction-context distinction from intrinsic value. The final estimated outcome is set at **$750,000**, effectively at asking. This reflects the combination of (1) independent comparative support around the mid-$700,000s, (2) exceptionally short exposure, (3) no pre-contract price reduction, and (4) insufficient evidence to assume either a significant negotiated discount or a meaningful bidding premium.

Stage 5 — Challenge, Critical Review, and Qualification Analysis

The principal challenge is the **small number of genuinely close substitutes**. Eleven sales are available, but only a few combine the Subject's most important attributes. In particular, waterfront plus private pool occurs in the most relevant upper comparables, while the closest size match lacks a private pool. The valuation therefore necessarily interpolates between property configurations rather than observing several near-identical transactions.

Second, **condition is heterogeneous and difficult to quantify**. The photographs clearly establish differences, but buyer response to design, renovation age, cabinetry, flooring, bathroom treatment, landscaping and outdoor presentation cannot be converted into a reliable fixed adjustment from this evidence alone. This is why the Decision Function does not impose a predetermined condition score or adjustment grid.

Third, **square footage is confounded with amenity and renovation quality**. The supplied evidence contains a 2,426-square-foot waterfront property selling for $610,000 and a 2,204-square-foot waterfront/pool property selling for $910,000. A simple price-per-square-foot model would therefore obscure rather than clarify the market surface.

Fourth, the **Subject's three-day contract timing is highly informative but not outcome-determinative**. A quick contract can reflect correct pricing, aggressive pricing, multiple offers, favorable terms or other circumstances not fully documented. It supports a near-list conclusion but cannot establish an above-list result.

Fifth, the supplied material does not permit an independent inspection, verification of latent physical defects, detailed repair-cost analysis, or determination of buyer-specific financing/appraisal considerations. The Decision Function treats the MLS descriptions and photographs as the available representation of physical condition rather than assuming undisclosed defects or superior features.

Sixth, some completed transactions are temporally more distant than others, and the evidence is not rich enough to derive a reliable independent time-adjustment curve. The Decision Function therefore emphasizes the later and more directly comparable sales while retaining older sales as boundary/context evidence rather than mechanically adjusting each sale for time.

An alternative defensible interpretation would center the Subject nearer **$725,000-$740,000**, reasoning that 252 Seamist at $670,000 provides the strongest size/bed/bath analogue and that a private pool alone should not bridge most of the gap to larger four-bedroom pool properties. A competing interpretation could center around **$775,000-$790,000**, emphasizing the Subject's unusually strong pool/pond presentation, same-street relationship to 140 Crosscove, and three-day

market response. The Decision Function considers both interpretations credible enough to define the uncertainty interval but finds neither stronger than the $755,000 intrinsic midpoint.

These challenges **materially affect confidence and valuation qualifications**, but they do not alter the final comparative conclusion. The evidence is sufficiently coherent to locate the Subject within a reasonably narrow market tier, while not sufficiently dense or homogeneous to warrant High confidence.

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: $750,000

Confidence: Moderate

Evidence Sufficiency: Sufficient

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Valuation Qualifications: The estimate is constrained exclusively to the supplied Decision Surface Snapshot and reconciled quantitative evidence. The Subject's actual transaction outcome remained redacted and was not used. No outside market evidence, web search, prior experimental outcome, remembered transaction information, or unsupplied Engineering Guidance was admitted. Material qualifications are the limited number of close waterfront/private-pool substitutes; heterogeneous condition and renovation levels; absence of independent physical inspection; inability to quantify undisclosed defects, financing/appraisal effects or buyer-specific terms; and insufficient evidence for a precise market-time adjustment or for assuming an above-list competitive-offer premium. The final estimate therefore represents an outcome-redacted decision under the supplied evidence rather than an appraisal or retrospective reconstruction of the actual transaction.