

517 Larkwood Ave

Casselberry, FL 32707 | Fernwood Park | Seminole County

4 bed | 2 bath | 1,849 sq ft | pool | built 1972

RECOMMENDED LIST PRICE

\$470,000

Supported Value Range \$455,000–\$480,000
Expected Sale **About \$467,000**

Priced at the middle of what recent sales support,
for the strongest first weeks on the market.

\$469,900

Median Adjusted Value of
the 5 Comps

93.9%

Sale Price vs. Original
Asking Price Since July

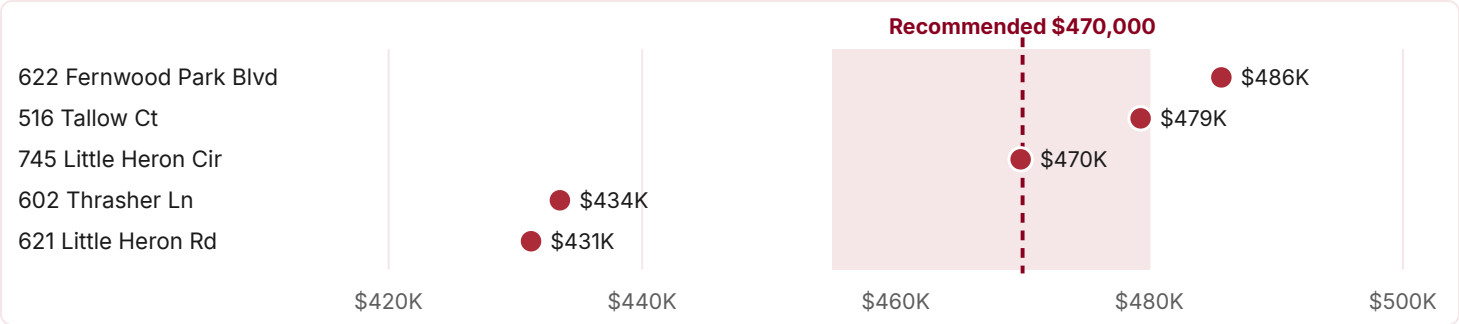
22 days

Typical Days to Go Under
Contract Since July

\$424,636

Net After Holding Costs at
\$470,000, Before Mortgage
Payoff

What Comparable Homes Sold For, Adjusted to Your Home · Shaded: Supported Range



Why This Price

- The closest Fernwood Park pool sales, adjusted to your home, center right where we recommend listing.
- The market cooled in recent months: buyers negotiate again, and most sellers now help with buyer costs.
- Well-priced renovated pool homes nearby are selling fast; overpriced ones are sitting.

Your Pricing Options

Option	Time to Contract	Expected Sale	Est. Net*
Premium at \$475,000	5–9 weeks	\$467,500	\$424,690
Market Price at \$470,000 ★	2–5 weeks	\$467,000	\$424,636
Draw Offers at \$460,000	1–2 weeks	\$457,000	\$415,497

*Before mortgage payoff, after holding costs until each option's closing.

Before We List

Document the Roof

Permit and date, ready for buyers and insurers

Get the Inspections

Pre-listing, four-point and wind-mitigation reports

Gather the Renovation Permits

Kitchen, baths, electrical, plumbing

Next Step: Review this plan together, sign the listing agreement, and get the home ready to go live. Planned go-live: October 6, 2026.

Details, sources and assumptions are in the full analysis that follows.

The Home

Beds / Baths 4 / 2	Living Area 1,849 sq ft	Lot 0.22 acre	Built 1972, block	Pool Private, in-ground
Garage 2-car attached	HOA / CDD None / None	Flood Zone X (lower risk)	Current Taxes \$2,731 a year	Recent Updates Kitchen, baths, floors, roof

A four-bedroom block pool home in Fernwood Park with a renovated kitchen (new cabinets, stone counters, stainless appliances), remodeled baths, new flooring, fresh paint, a new roof and water heater, and a resurfaced pool, as described by you. This analysis estimates what the home is worth in today's market, recommends a list price, and shows what each pricing choice is likely to net you.

The Bottom Line

List at \$470,000

Recommended List Price · Supported Value Range \$455,000–\$480,000

Recent sales, adjusted to your home, support \$455,000 to \$480,000, with a median adjusted value of \$469,900. \$470,000 sits in the middle of the range, \$100 above the median. Our pricing stance is Market Price: the list price sits near the middle of the supported range, where recent sales support it, with room for normal negotiating. The market numbers (57% of active listings with a price cut) point to Draw Offers. The home's documented updates match the strongest sales, which sit near the middle of the range, so it can hold a middle price even with the price cuts around it.

It leaves room for the usual negotiation in today's market, and it presents the home as fairly priced in its first weeks on the market, when buyer attention is highest. The two sales that would support a higher price closed earlier in the year, when rates were lower and homes sold faster than they do now.

What This Means for You

- **Expect to negotiate.** Recent buyers nearby paid less than the original asking price and most asked the seller to cover part of their closing costs. Plan for both from the start rather than treating them as a setback.
- **The first three weeks matter most.** A new listing gets its biggest wave of showings right away. If it is priced where buyers expect, that wave turns into offers; if not, the home starts to look stale and the price cut comes later, from a weaker position.
- **Watch the appraisal.** A contract well above the supported range would risk a low appraisal and a renegotiation, because the appraiser works from the same sales.
- **Documentation is worth money.** Your updates are the reason this home can sell near the top of the neighborhood. Permits and dates for the roof and the renovation turn them from claims into value a buyer and an appraiser can rely on.

What Comparable Homes Sold For

We looked at every nearby sale since early in the year and chose the closest matches: Fernwood Park pool homes of about your size, built in the same era. Each is adjusted for its differences from your home, so it reflects what that home would have sold for if it were yours. These are the five closest matches, sold Apr 24, 2026 to Aug 20, 2026 (one since July), all within a mile.

Adjusted for size (\$1,200 to \$1,875); lot (\$5,000 to \$10,000); market changes since each sale (2% a quarter off sales before July); recent systems (\$5,000); condition and updates (\$30,000 to \$45,000, against this home's full renovation); and seller credits (taken off each sale price). Seller-paid costs come off each sale price, since they reduce what the seller actually received. Condition adjustments are based on listing descriptions, not visits, so they are judgment calls.

YOUR HOME 517 Larkwood Ave Recommended \$470,000 1,849 sq ft · 4/2 · pool · built 1972 Condition Full Renovation Lot Standard Roof Year not known Systems No recent update documented Every sale below is adjusted to your home's size, condition, lot, roof and systems.	622 Fernwood Park Blvd Adjusted: \$485,700 Sold \$505,500 · Apr 24, 2026 · 1,824 sq ft · 4/2 · pool · 0.29 acre · 0.2 mi Size: 25 Sq Ft Smaller +\$1,875 Lot: Corner or Oversized -\$5,000 Market Change Since the Sale -\$16,700 • The highest recent sale for a home like yours: a fully renovated pool home paid in cash, with no seller help. • Its larger fenced corner lot is worth a bit more than yours, and it sold earlier in the year, when homes moved faster.
516 Tallow Ct Adjusted: \$479,300 STRONGEST MATCH Sold \$495,000 · Jun 26, 2026 · 1,865 sq ft · 4/2 · pool · 0.22 acre · 0.3 mi Size: 16 Sq Ft Larger -\$1,200 Documented Recent Systems -\$5,000 Market Change Since the Sale -\$9,500 • Same year and nearly the same size. Sold above asking within a week. • It came with documented recent systems; until we have your records, it keeps a small edge.	745 Little Heron Cir Adjusted: \$469,900 Sold \$427,000 · Aug 20, 2026 · 1,871 sq ft · 4/2 · pool · 0.22 acre · 0.5 mi Seller-Paid Costs -\$500 Condition: Original +\$45,000 Size: 22 Sq Ft Larger -\$1,650 • The most recent pool-home sale in Fernwood Park. • Described as well maintained but not renovated, so it's adjusted up for the renovation your home has.

602 Thrasher Ln**Adjusted: \$433,500**

Sold \$429,000 · Apr 27, 2026 · 1,849 sq ft · 4/2 · pool · 0.22 acre · 0.1 mi

Seller-Paid Costs **-\$12,000**

Condition: Updated Kitchen **+\$30,000**

Market Change Since the Sale **-\$13,500**

- Same size and likely the same floor plan, one street over.
- Partly updated, not a full renovation, and the seller paid a large share of the buyer's costs.

621 Little Heron Rd**Adjusted: \$431,200**

Sold \$465,000 · Jun 18, 2026 · 1,865 sq ft · 4/2 · pool · 0.41 acre · 0.4 mi

Seller-Paid Costs **-\$13,071** Size: 16 Sq Ft Larger **-\$1,200**

Lot: Canal **-\$10,000**

Market Change Since the Sale **-\$9,500**

- A renovated pool home with new windows.
- It sits on nearly twice the land, backing onto a canal, and the seller helped with the buyer's costs.

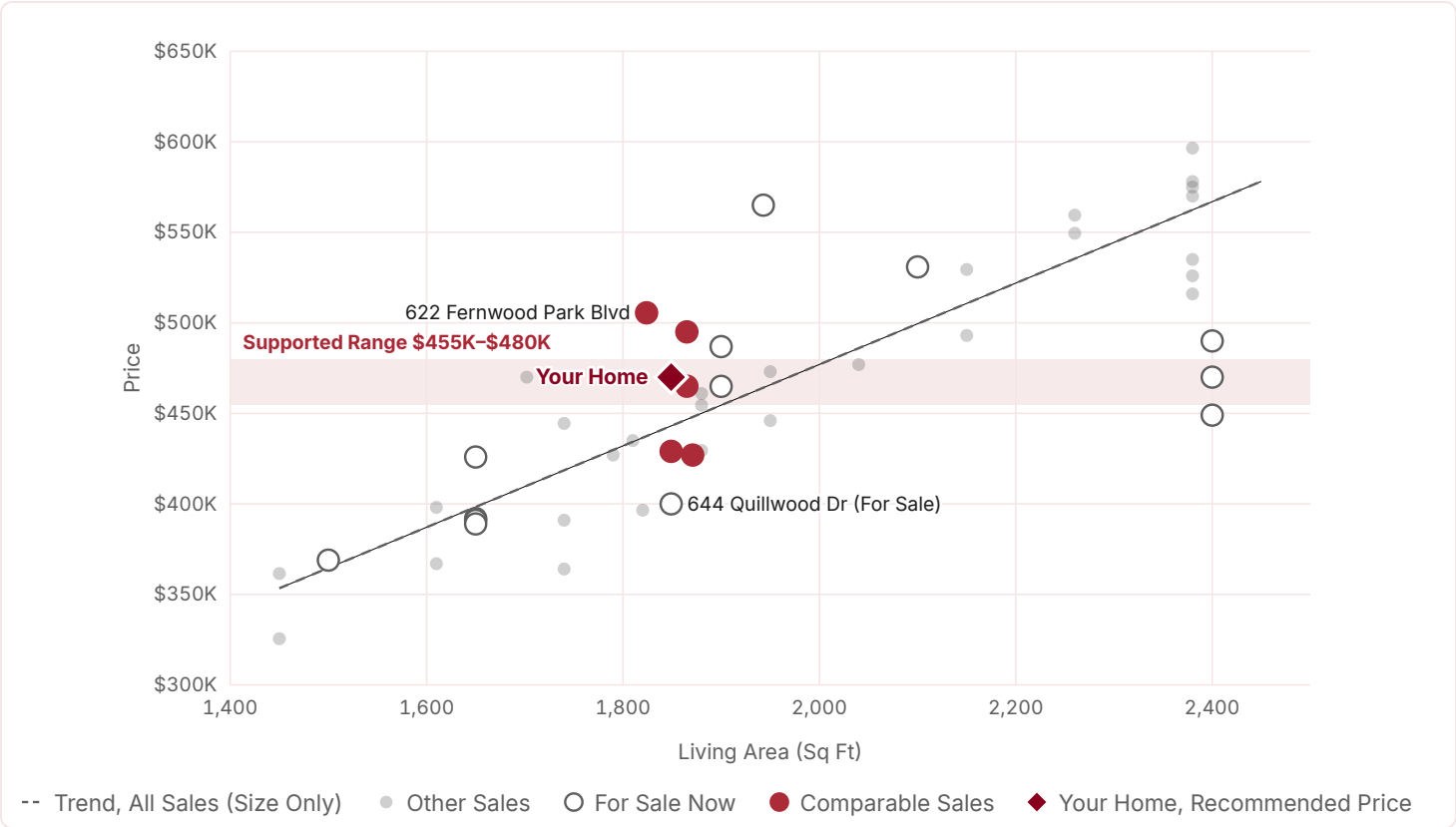
Sale	Sold For	Seller Paid	Adjusted Value
622 Fernwood Park Blvd	\$505,500	\$0	\$485,700
516 Tallow Ct	\$495,000	\$0	\$479,300
745 Little Heron Cir	\$427,000	\$500	\$469,900
602 Thrasher Ln	\$429,000	\$12,000	\$433,500
621 Little Heron Rd	\$465,000	\$13,071	\$431,200
Your Home (Recommended List)	\$470,000	—	Range \$455K-\$480K

This home's roof age isn't known, so no sale is adjusted for its roof.

Adjusted to your home, these sales run from \$431,200 to \$485,700, with a median of \$469,900. The strongest match is 516 Tallow Ct: the smallest adjustments among the sales inside the supported range. The highest sale among them is 622 Fernwood Park Blvd at \$505,500 (April 24, 2026); a contract well above the supported range invites a low appraisal. The two highest are the closest matches to your home's condition but sold in a stronger market earlier in the year; the two lowest needed the largest adjustments, so the range leans on the middle.

Where Your Home Fits in the Neighborhood

Every recent sale and listing in the MLS records from 1,100 to 2,600 square feet, plotted by size and price, with the comparable sales in color and your home at the recommended price.



One home far larger or smaller than yours is left off the chart.



At \$470,000, your home sits about \$27,000 above what its size alone predicts.

The dashed line shows what homes here sell for based on size alone. Homes above it sold for more, usually because of condition, updates or the lot. Your home's condition and features have to justify the difference.

Size explains most of the price differences here. The renovated comparable sales sit well above the dashed line, and at the recommended price your home sits among them, below the two earlier sales at the top.

What Buyers Will Compare You To

These homes are for sale or just went under contract nearby. A buyer touring yours will likely see several of them; the renovated ones without a pool and the quick pool sales matter most.

Address	Status	Price	Sq Ft	Pool	Days	Notes
644 Quillwood Dr	For sale	\$400,000	1,849	No	91	Fully renovated, same size, no pool. Its price cuts make it the value alternative buyers will tour.
394 Tansy Ln	For sale	\$565,000	1,943	Yes	57	Updated, new roof and windows, solar. Not selling at this level.
626 Primrose Ln	For sale	\$470,000	2,400	Yes	302	Larger but dated, with repeated price cuts; a motivated seller.
656 Little Heron Rd	For sale	\$449,000	2,400	Yes	51	Five bedrooms, a light fixer on a tri-level plan.
513 Birchcrest St	For sale	\$490,000	2,400	No	63	Remodeled and replumbed, larger, no pool.
412 Calloway Ave	Under contract	\$454,900	1,458	Yes	9	Renovated and went under contract within days: a renovated pool home priced right moves fast.
400 W Kumquat St	Under contract	\$449,000	1,682	Yes	14	Dated, on a large lot, farther out.
621 Elderberry Ln	Expired	\$389,999	1,849	No	114	Same size in Fernwood Park. It started higher and never sold.

The Market Right Now

The MLS records hold 33 sales from Apr 8, 2026 to Sep 15, 2026 and 14 homes for sale now, about 3.5 months of supply at the recent pace.

	April-June	July-September
Homes Sold	24	9
Typical Sale Price	\$467,500	\$461,000
Typical Sale vs. Original Asking Price	98.7%	93.9%
Typical Days to Go Under Contract	8 days	22 days
Sales with Seller-Paid Buyer Costs	50%	89%
Typical Seller-Paid Amount	\$8,250	\$12,100

- **Buyers are negotiating again.** In recent months, homes nearby sold further under their original asking price and took longer to go under contract than earlier in the year.
- **Inventory is balanced.** More homes are for sale than earlier in the year, and many have already cut their price.
- **Mortgage rates are up** from the earlier sales, so buyers' budgets stretch less than they did then.
- **Timing.** Fewer buyers shop between Thanksgiving and New Year's. Launching in the next few weeks gives the home its best window before the holidays.

Choosing a List Price

Three realistic options. Expected sale prices and timelines are our estimates from recent sales. The nets are close, so the real difference between them is time and risk. After holding costs, the options net from \$415,497 to \$424,690, within \$9,193 of each other.

Strategy	Time to Contract	Expected Sale	Estimated Net*	What to Expect
Premium at \$475,000	5–9 weeks	\$467,500	\$424,690	Tests the upper part of the range; takes longer and may need a price cut before an offer
Market Price at \$470,000	2–5 weeks	\$467,000	\$424,636	Priced where recent adjusted sales support; room to negotiate
Draw Offers at \$460,000	1–2 weeks	\$457,000	\$415,497	Priced to bring the most buyers in early and draw offers; usually the fastest to contract

*Before mortgage payoff, after holding costs until each option's closing. The competing-offer option assumes a smaller seller credit, because competing offers usually ask for less help; if they don't show up, its net falls.

Estimated Net Proceeds

What each option is likely to leave you after the costs a seller typically pays at closing here, at its expected sale and its expected closing.

Estimated at Closing	Premium at \$475,000	Market Price at \$470,000	Draw Offers at \$460,000
Expected Sale Price	\$467,500	\$467,000	\$457,000
Expected Closing	Dec 24, 2026	Nov 30, 2026	Nov 16, 2026
Listing Brokerage (2.5%)	-\$11,688	-\$11,675	-\$11,425
Buyer's Agent Compensation (2.5%)	-\$11,688	-\$11,675	-\$11,425
Documentary Stamp Tax on the Deed (0.70%)	-\$3,273	-\$3,269	-\$3,199
Owner's Title Insurance	-\$2,412	-\$2,410	-\$2,360

Estimated at Closing	Premium at \$475,000	Market Price at \$470,000	Draw Offers at \$460,000
Title Company Fees	-\$1,145	-\$1,145	-\$1,145
Seller-Paid Buyer Costs	-\$11,000	-\$11,000	-\$11,000
Estimated Net Before Mortgage Payoff	\$426,294	\$425,826	\$416,446
Holding Costs Until Closing	-\$1,604	-\$1,190	-\$949
Net After Holding Costs	\$424,690	\$424,636	\$415,497

What Your Price Means to Buyers

Buyers shop by monthly payment. Each \$10,000 in price changes a typical buyer's payment by about \$82 a month and the down payment by \$500.

List Price	Buyer's Down Payment (5%)	Buyer's Estimated Monthly Payment
\$475,000	\$23,750	\$4,128
\$470,000	\$23,500	\$4,088
\$460,000	\$23,000	\$4,006

Notes

- Expected sales are estimates, not guarantees: each option's list price times an assumed 97.0% of its final asking price after seller-paid costs, plus that option's seller credit, to the nearest \$500. The \$475,000 option uses 93.9% instead, what recent nearby sales got against their original asking price after seller-paid costs, since a price above the market usually sells only after a cut.
- Times to contract are estimates from the recent median of 22 days on market: longer for a higher price, shorter for a price that draws competing offers.
- Each option assumes a \$11,000 seller credit toward the buyer's costs: how often recent sellers paid buyer costs times the typical amount.
- Holding costs: about \$520 a month (insurance at the recommended \$470,000 list price and utilities; no loan interest, since no mortgage payoff was given) from the report date to each option's closing.
- Title company fees are typical local charges (settlement fee \$700, title search \$250, municipal lien search \$125, recording \$70); the title company's quote replaces them.
- Buyer payments: Conventional loan, 5% down, 6.95% 30-year fixed, property taxes at 18.1808 mills, with homestead, \$3,600 a year insurance, and 0.5% a year mortgage insurance.
- Commissions are negotiable and not set by law.
- Not included: your mortgage payoff, this year's property tax proration (the current tax bill adds it) and any repairs agreed after inspection. The closing agent provides the exact figures.
- These proceeds are before any income tax on the sale; a CPA can estimate it.
- Flood zone X: a lender may not require flood insurance, but a Citizens policy on a home with a dwelling replacement cost of \$400,000 or more must carry flood insurance, and from January 1, 2027 every Citizens policy must (s. 627.351(6)(aa)). Get a quote; the total leaves it out until then.

Before We List

These steps cost little and remove the questions that slow Florida buyers down or cost sellers money at the negotiating table.

- Document the roof.** Roof age decides whether a buyer can insure the home, so a permitted new roof is one of the listing's most valuable facts.
- Get the inspections.** A pre-listing inspection plus four-point and wind-mitigation reports. Buyers can get insurance quotes before they offer, and you learn about any issue before a buyer uses it to renegotiate.
- Gather the renovation permits.** Kitchen, bath, electrical, and plumbing work. Unpermitted work can surface during the buyer's due diligence and delay or derail a sale.
- Make it easy to show.** Lockbox access with short notice gets the most buyers through in the first weeks.
- Decide on a seller-credit budget.** Most recent sales included one. A credit toward a temporary rate buydown lowers a buyer's payment far more in the first years than the same amount off the price.
- Agree on a review point.** Steady showings but no offer after the first few weeks means we revisit the price with fresh data rather than waiting.

What We Need from You

1. The roof and renovation permits, plus any existing four-point or wind-mitigation report.
2. The age of the AC, water heater, and pool equipment, and the dates of the kitchen, bath, and flooring work.
3. The electrical panel brand, whether the home has aluminum branch wiring, and whether the plumbing has been updated: common questions for homes of this era.
4. Anything you know that affects the home's value or condition, such as past leaks, insurance claims, or repairs. Florida law requires sellers to disclose known material defects.
5. Your estimated mortgage payoff, so we can turn the net estimates into cash at closing.
6. When you would like to close, and how you would like showings to work.

How This Was Prepared

Sales and listings: MLS records, 33 sales from Apr 8, 2026 to Sep 15, 2026, plus 14 active, 2 pending and 1 expired, withdrawn or canceled listings.

Mortgage rate: 6.95%, the Freddie Mac weekly survey for September 17, 2026.

Also: the property details and tax bill you provided.

Markets change, so this analysis should be refreshed if the home isn't listed within a few weeks.

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Sales data: Stellar MLS as of September 22, 2026. Deemed reliable but not guaranteed.
This comparative market analysis is an opinion of price, not an appraisal, and isn't for lending purposes.
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