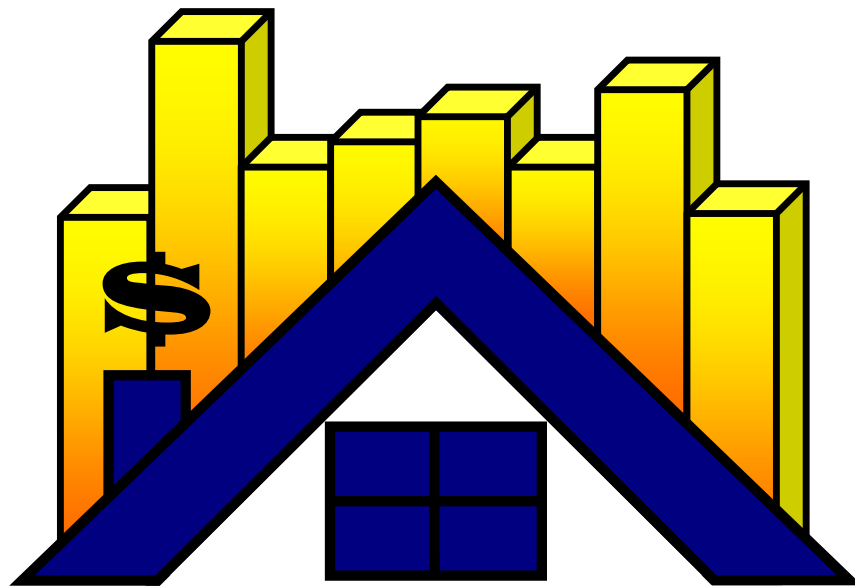


**NSDCAR
MEMBER
BENEFIT!**



North San Diego County

HomeDex™

North County

February 2010 REPORT

January 2010 Statistics



North San Diego County
Association of REALTORS®

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HomeDex™ is prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D., California State University, San Marcos. Questions may be directed to Dr. Brown at rbrown@csusm.edu; phone # (760)750-4196 or to NSDCAR Communications Director, Lynn Sullivan, at Communications@nsdcar.com; phone # (760) 734-3971.

Data source: Sandicor, Inc.

Statistics obtained from MLS data.

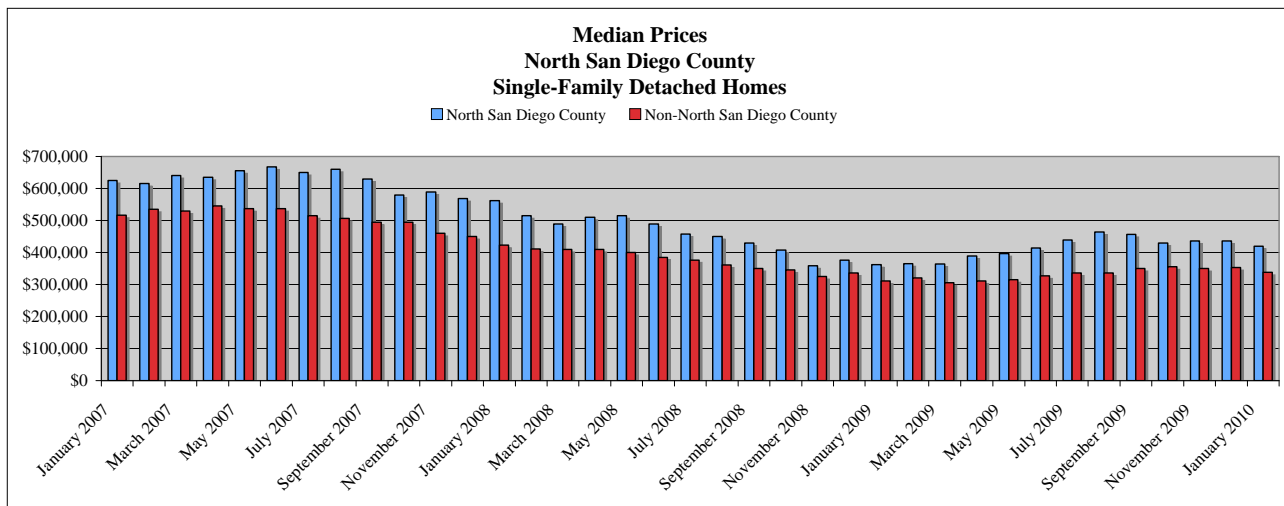
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North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

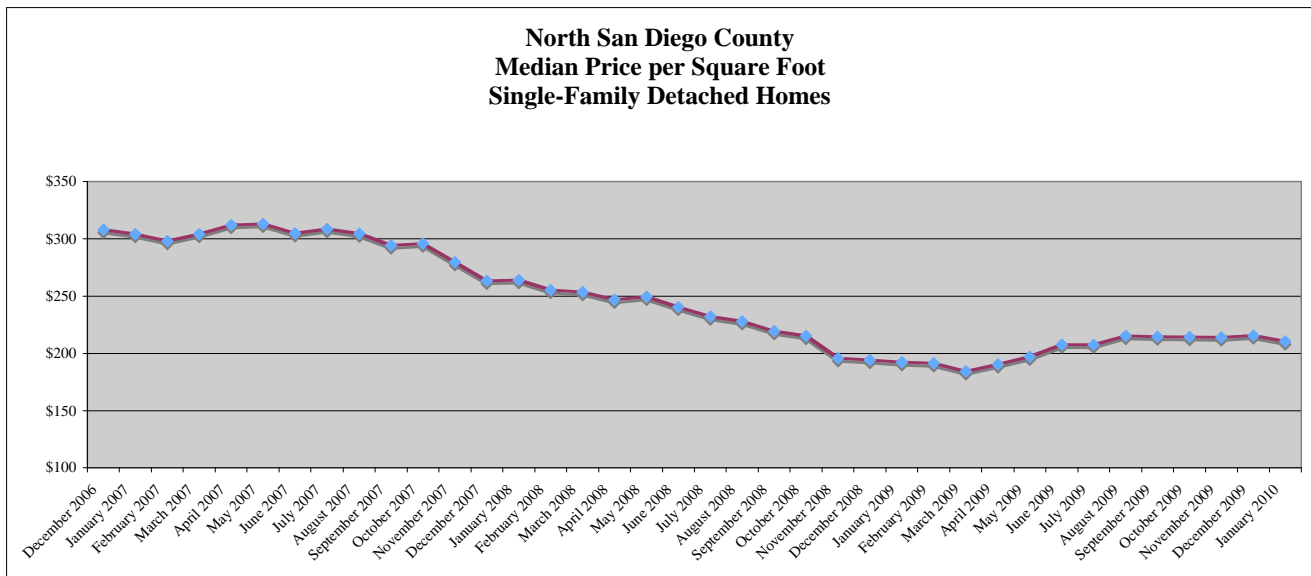
Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – fell from \$370,000 in December 2009 to \$361,000 in January 2010.¹
- The median-priced single-family detached (SFD) home in North San Diego County fell 3.67 percent from \$436,000 in December 2009 to \$420,000 in January 2010, the second month of price declines. The SFD median price in Non-North County zip codes decreased 4.53 percent from \$353,000 in December 2009 to \$337,000 in January 2010.
- Year-over median SFD price in North San Diego County increased 16.26 percent from \$361,250 in January 2009, continuing a six-month trend of rising year-over prices. Year-over median price rose 8.7 percent in Non-North County from \$310,000 in January 2009, the fourth straight month of year-over increases.
- The countywide median SFD price decreased 5.06 percent from \$385,000 in December 2009 to \$365,500 in January 2010, but increased 11.53 percent year-over from January 2009 for the fifth month of year-over price increases county-wide.



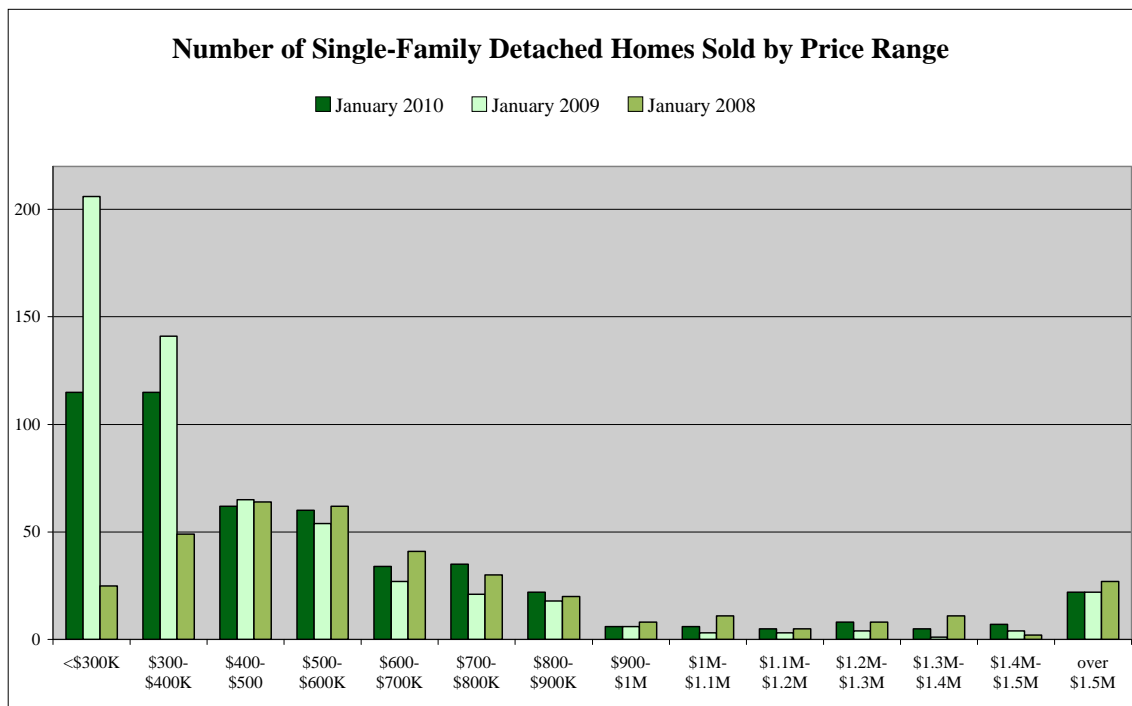
North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes fell to 33 days in January 2010 from 38 in December 2009. The average number of days-on-market decreased from 69 in December 2009 to 68 in January 2010.²
- The SFD median price-per-square foot decreased to \$211 in January 2010 from \$216 in December 2009, with an increase of 9.51 percent year-over from \$192 in January 2009. This was the third month of year-over increases, following over two years of price declines (year-over declines ranged from 10 percent and 25 percent between December 2007 and July 2009, and 0.4 percent to 6 percent between August 2009 and October 2009.)



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

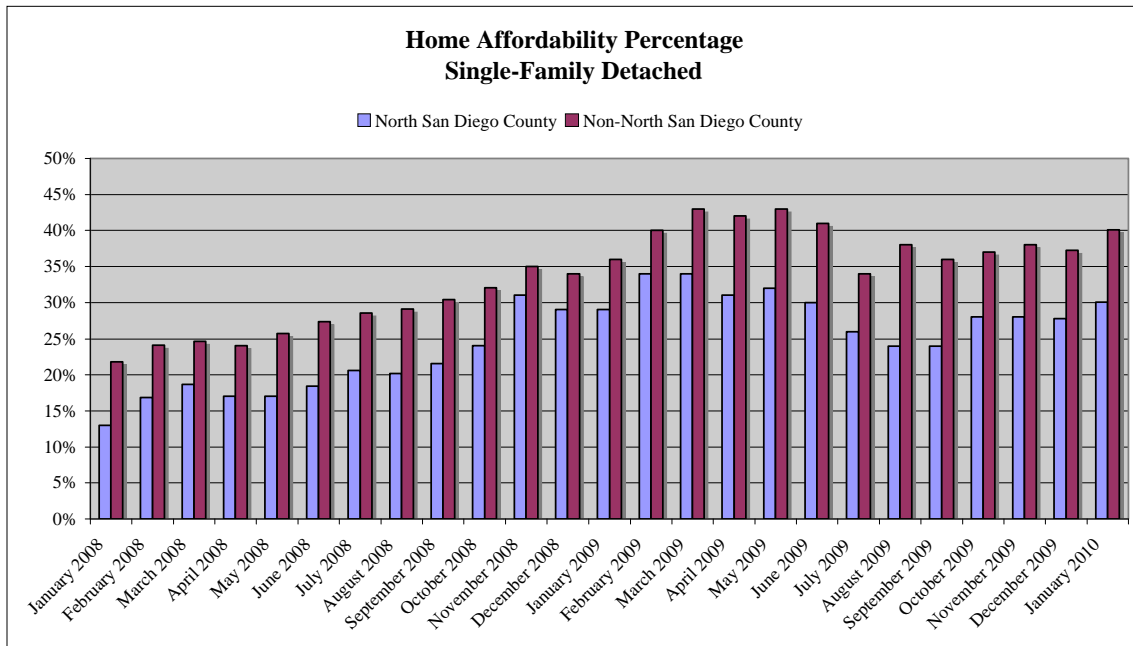
- There were 3,548 (active and contingent) SFD listings in North San Diego County ending January 2010, up 8.77 percent from December 2009 and down 17 percent from January 2009.
- There were 7,541 (active and contingent) listings in San Diego County ending January 2010, a decrease of 18.65 percent from January 2009.
- The number of North San Diego County SFD units sold decreased 39.43 percent to 493 in January 2010 from 814 in December 2009, and declined 14.41 percent year-over from January 2009. This was the largest year-over decline since March 2008.
- Total sales volume decreased 3.31 percent year-over in January 2010 following two months of increases.



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

Housing Affordability – Single-Family Detached Homes

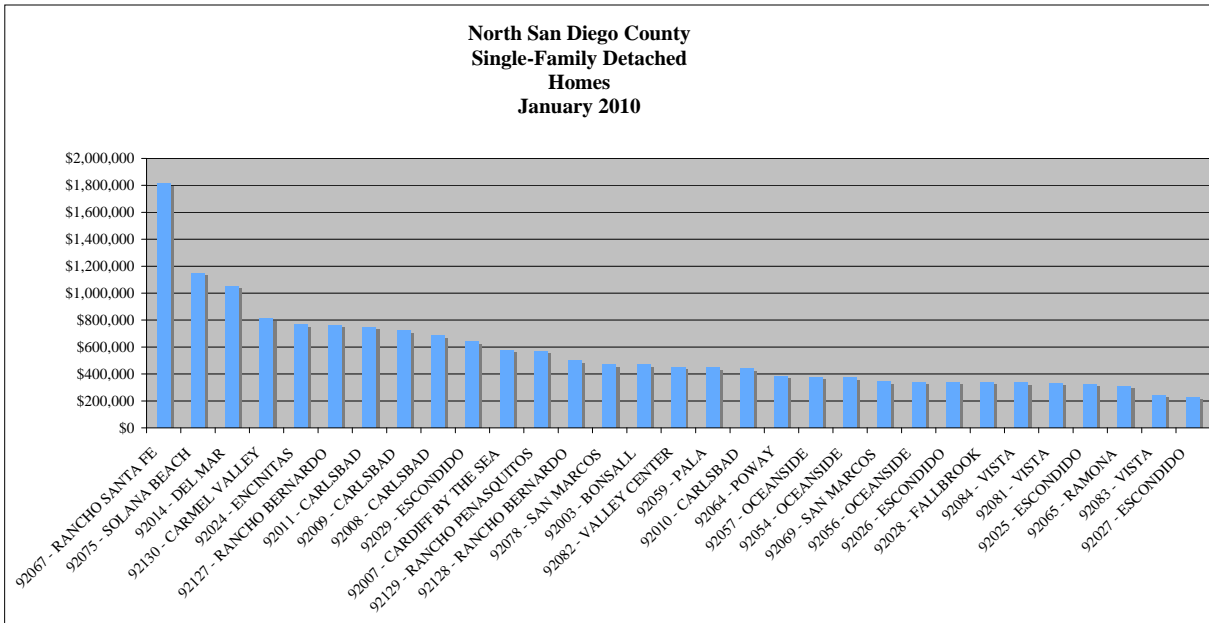
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County fell from \$2,365 in December 2009 (based on a conventional mortgage) to \$2,262 in January 2010. The monthly payment for the median-priced SFD home in Non-North San Diego County decreased from \$1,915 in December 2009 to \$1,815 in January 2010.
- The percent of San Diego County households that could afford the median-priced SFD home in North County rose from 28 percent in December 2009 to 30 percent in January 2010, the fourth straight month increase, according to the North San Diego County HomeDex™. The affordability percentage rose from 37 percent in December 2009 in Non-North County to 40 percent in January 2010.³ The HomeDex™ affordability percentage was 29 percent in North County and 36 percent in Non-North San Diego County zip codes in January 2009.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – was 37 percent in January 2010.



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

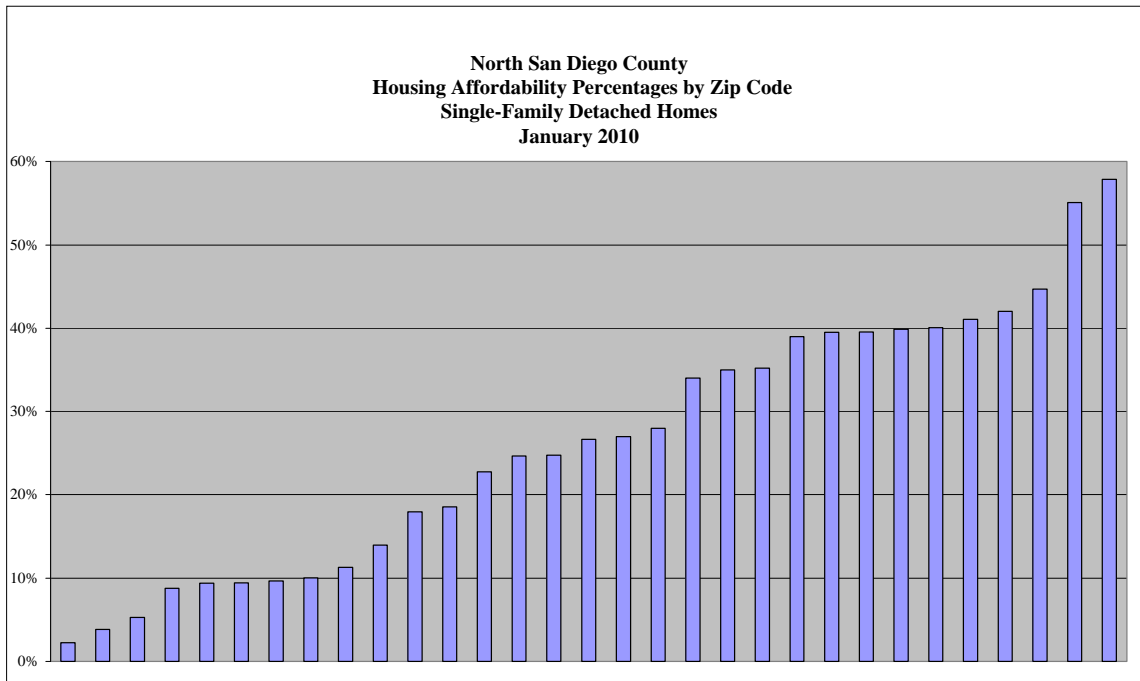
Single-Family Detached Home Prices and Affordability by North County Zip Codes⁴

- Rancho Santa Fe (92067), Del Mar (92014), and Solana Beach (92075) reported the highest median SFD prices at over one million dollars followed by Carmel Valley (92130) at \$810,000.
- Rancho Bernardo (92127), Carlsbad (92009, 92011), and Encinitas (92024) had median prices between \$722,000 and \$767,500 with Carlsbad (92008), Rancho Bernardo (92128), Cardiff (92007), Rancho Penasquitos (92129), and Escondido (92029) having median prices ranging between \$500,000 and \$682,000.
- San Marcos (92078), Bonsall (92003), Valley Center (92082), Pala (92059), and Carlsbad (92010) reported median prices between \$438,000 and \$470,000 with Escondido (92025, 92026, 92027), Oceanside (92054, 92056, 92057), Ramona (92065), Fallbrook (92028), Poway (92064), San Marcos (92069), and Vista (92081, 92084) between \$309,000 and \$385,000 followed by Vista (92083) at \$246,000 and Escondido (92027) at \$230,000.



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

- Rancho Santa Fe (92067), Del Mar (92014), Encinitas (92024), Carmel Valley (92130), Rancho Bernardo (92127), and Solana Beach (92075) were the least affordable areas in North San Diego County with less than ten percent of county households able to afford the median-priced home. Carlsbad (92008, 92009, 92011) and Escondido (92029) reported affordability percentages between 10 percent and 14 percent. Cardiff (92007) and Rancho Penasquitos (92129) had affordability percentages of 18 percent and 19 percent.
- Rancho Bernardo (92128), Carlsbad (92010), San Marcos (92078), Bonsall (92003), Valley Center (92082), and Pala (92059) had affordability percentages between 23 percent and 28 percent. Poway (92064), Oceanside (92054, 92057), and San Marcos (92069) reported affordability percentages between 34 and 39 percent.⁵
- Oceanside (92056), Fallbrook (92028), Ramona (92065), Vista (92081, 92084), and Escondido (92025, 92026) had affordability percentages between 40 and 45 percent with Vista (92083) at 55 percent and Escondido (92027) at 58 percent.



North San Diego County HomeDex™
January 2010 Summary Report
Single-Family Detached Homes

North San Diego County Housing Characteristics Single-Family Detached Homes January 2010	
Median Price	\$420,000
Average Price	\$561,431
Median Price per Square Foot	\$211
Lowest-Priced Home Sold	\$130,000
Highest-Priced Home Sold	\$7,800,000
Number Units Sold	493
Total Sales ⁶	\$276,785,704
Median Days on Market	33
Median Square Feet	1,951
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,555
Median Age (years) of Homes Sold	23

Month/Year	Median Home Prices		HomeDex™ (Percent of San Diego County households affording median-priced home)	
	North San Diego County	Non-North San Diego County	North San Diego County	Non-North San Diego County
January 2009	\$361,250	\$310,000	29%	36%
February 2009	\$364,900	\$320,000	34%	40%
March 2009	\$364,000	\$305,000	34%	43%
April 2009	\$390,000	\$310,000	31%	42%
May 2009	\$397,000	\$315,000	32%	43%
June 2009	\$415,000	\$326,750	30%	41%
July 2009	\$440,000	\$335,000	26%	34%
August 2009	\$465,000	\$335,000	24%	38%
September 2009	\$457,000	\$349,950	24%	36%
October 2009	\$430,000	\$355,000	28%	37%
November 2009	\$436,250	\$349,900	28%	38%
December 2009	\$436,000	\$353,000	28%	37%
January 2010	\$420,000	\$337,000	30%	40%

Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.
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 760-734-3976. Data source: Sandicor, Inc. Comparisons are not based on identical samples of homes sold and do not
 imply statistical significance.

North San Diego County HomeDex™
January 2010 Summary Report
Single-Family Detached Homes

North San Diego County Zip Codes	Jan. 2010 Affordability	Jan. 2009 Affordability	Jan. 2010 Median Price	% Price Chg. From Jan. 2009	Jan. 2010 Sold Listings	Median Days on Market Jan. 2010	Median Days on Market % Chg. from Dec. 2009
92003 - BONSALL	25%	14%	\$468,318	-15%	2	248	451%
92007 - CARDIFF	18%	2%	\$577,000	-68%	3	20	-39%
92008 - CARLSBAD	11%	19%	\$682,500	47%	7	32	14%
92009 - CARLSBAD	10%	11%	\$722,500	20%	24	29	-19%
92010 - CARLSBAD	28%	21%	\$438,000	1%	3	15	-76%
92011 - CARLSBAD	10%	8%	\$747,500	7%	4	45	-30%
92014 - DEL MAR	5%	2%	\$1,050,500	-30%	6	98	4%
92024 - ENCINITAS	9%	9%	\$767,500	20%	20	21	-57%
92025 - ESCONDIDO	42%	54%	\$325,000	51%	10	15	-57%
92026 - ESCONDIDO	40%	39%	\$340,000	15%	32	15	-50%
92027 - ESCONDIDO	58%	52%	\$230,000	3%	31	21	5%
92028 - FALLBROOK	40%	33%	\$338,000	3%	32	27	-48%
92029 - ESCONDIDO	14%	36%	\$640,000	106%	7	63	-22%
92054 - OCEANSIDE	35%	34%	\$374,500	16%	6	24	50%
92056 - OCEANSIDE	40%	33%	\$340,250	3%	24	22	-14%
92057 - OCEANSIDE	35%	43%	\$376,625	40%	36	29	-26%
92058 - OCEANSIDE	-	-	\$350,000	-	-	-	-
92059 - PALA	27%	56%	\$447,000	118%	1	145	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	34%	15%	\$385,000	-27%	21	42	-31%
92065 - RAMONA	45%	38%	\$309,000	3%	24	27	-56%
92067 - RANCHO SANTA FE	2%	0%	\$1,814,000	-48%	9	118	39%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	39%	37%	\$343,500	13%	22	27	47%
92075 - SOLANA BEACH	4%	4%	\$1,150,000	16%	9	120	17%
92078 - SAN MARCOS	25%	19%	\$470,000	1%	19	53	36%
92081 - VISTA	41%	25%	\$331,000	-16%	10	118	352%
92082 - VALLEY CENTER	27%	28%	\$450,000	21%	13	44	-27%
92083 - VISTA	55%	51%	\$246,000	7%	12	30	-6%
92084 - VISTA	40%	44%	\$336,944	27%	26	38	14%
92091 - RANCHO SANTA FE	-	-	-	-	0	-	-
92127 - RANCHO BERNARDO	9%	8%	\$762,900	8%	21	24	-35%
92128 - RANCHO BERNARDO	23%	16%	\$500,000	-4%	17	44	7%
92129 - RANCHO PENASQUITOS	19%	16%	\$567,500	11%	18	34	-24%
92130 - CARMEL VALLEY	9%	5%	\$810,000	-8%	24	37	-30%

North San Diego County HomeDex™ January 2010 Summary Report Single-Family Detached Homes

¹ The median is the middle-priced home sold: Half the homes sold for more than the median, and half sold for less.

² The reported days-on-market is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; therefore, the occurrence of re-listing biases downward the reported days-on-market.

³ HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during January 2010 required an annual income of \$90,486 for the median-priced SFD home – an amount earned by 30 percent of San Diego County households.

⁴ Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

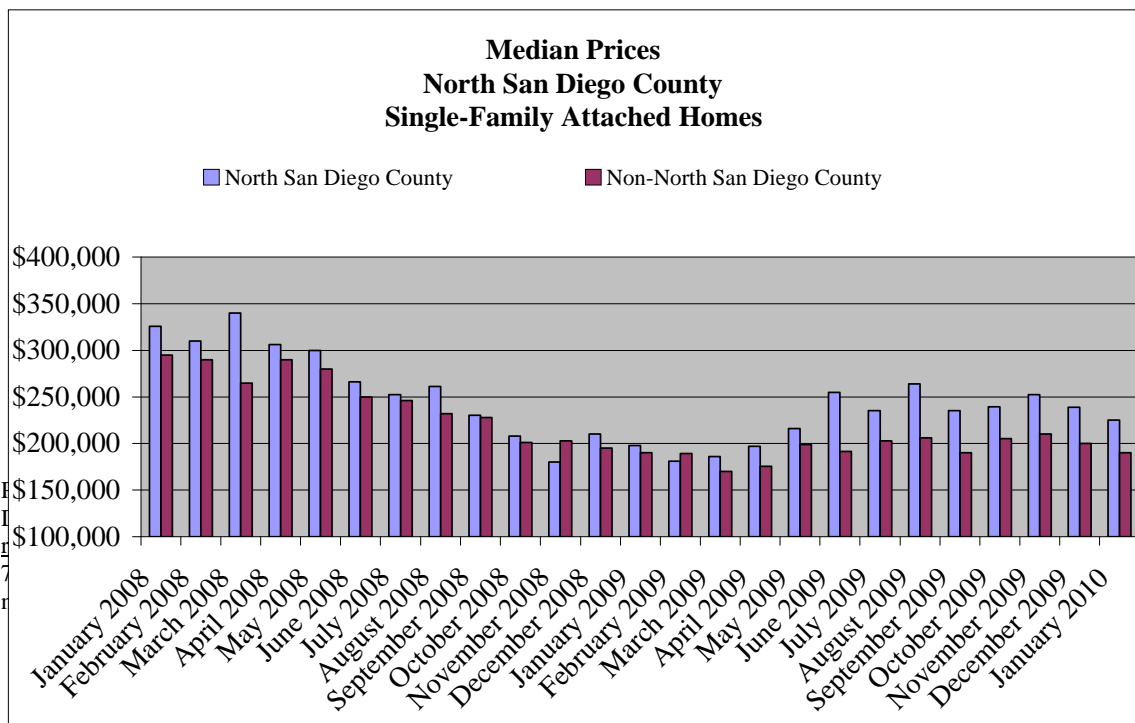
⁵ HomeDex™ affordability percentages show the percent of San Diego County households that can “afford” the median-priced SFD home in a particular zip code, assuming homeowners place 20 percent down and spend no more than a third of their income on housing given prevailing monthly interest rates.

⁶ Total SFD sales in North County were \$455,246,569 in December 2009 and \$286,265,135 in January 2009.

North San Diego County HomeDex™ January 2010 Summary Report Single-Family Attached Homes

Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home fell 5.76 percent from \$238,750 in December 2009 to \$225,000 in January 2010, the second month of price declines. The Non-North San Diego County SFA home median price remained at \$200,000 in January 2010.¹
- North San Diego County SFA median prices increased 13.64 percent year-over from \$198,000 in January 2009, the sixth month of year-over price increases after 24 months of year-over declines.
- The county-wide SFA home median price fell 1.86 percent from \$215,000 in December 2009 to \$211,000 in January 2010, and increased 11.05 percent year-over from January 2009.
- The median number of days-on-market for North County SFA homes sold rose from 33 in December 2009 to 42 in January 2010. The average number of days-on-market increased from 65 in December 2009 to 75 in January 2010.²

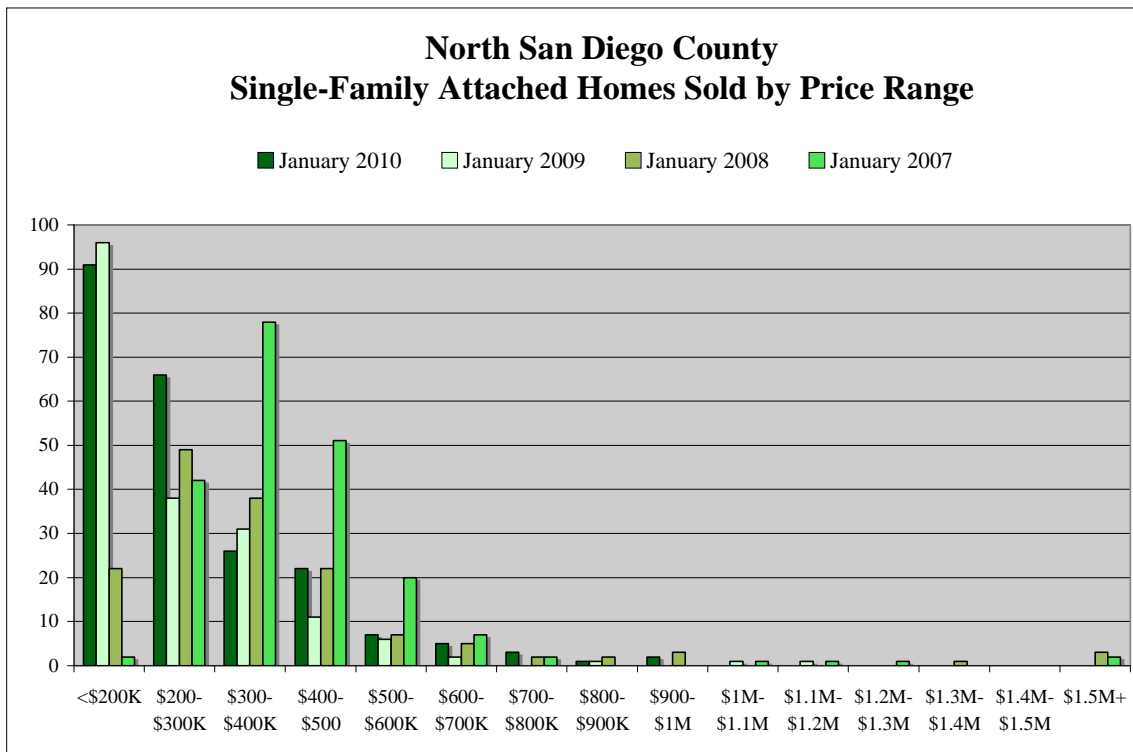


North San Diego County HomeDex™

January 2010 Summary Report

Single-Family Attached Homes

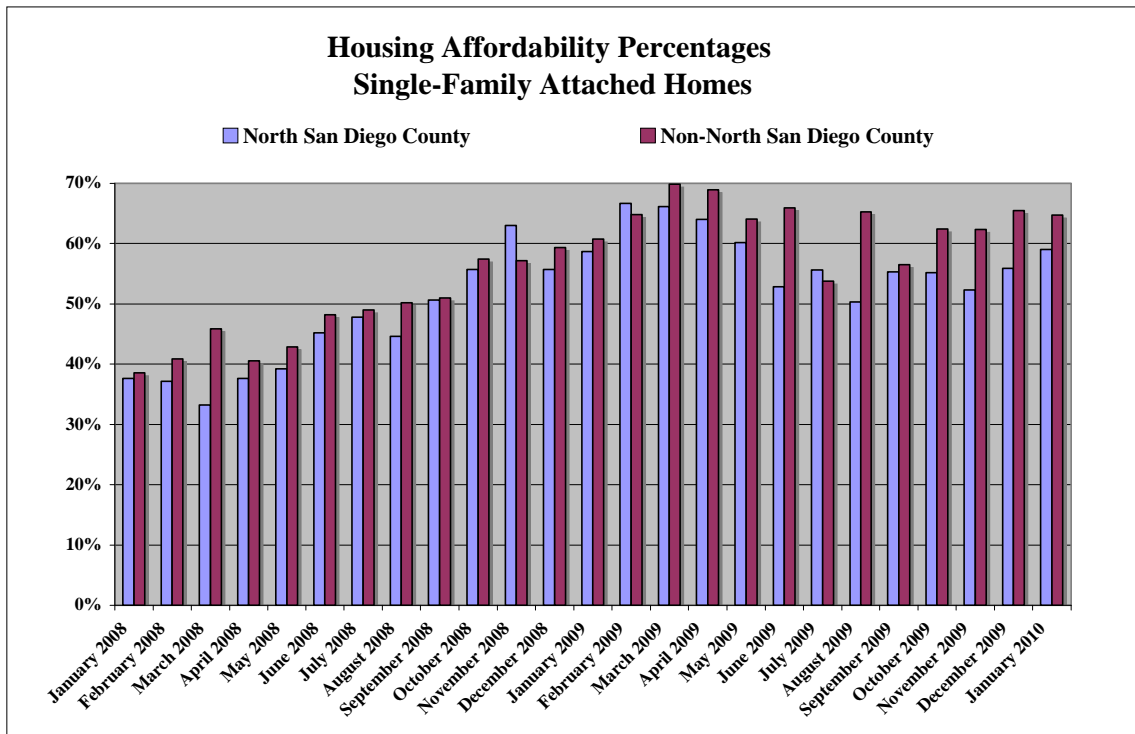
- The number of sold SFA units fell 30.31 percent from December 2009 to January 2010 in North San Diego County, and decreased 23.93 percent in Non-North County. Year-over sales increased 18.62 percent in North County and fell 6.43 percent in Non-North County from January 2009.
- There were 1,368 SFA listings (active and contingent) in North San Diego County ending January 2010, compared to 1,207 in December 2009. San Diego County (active and contingent) SFA listings increased from 3,988 at the end of December 2009 to 4,483 in January 2010. North County SFA active listings were down 4.74 percent year-over and down 20.7 percent in the county.



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Attached Homes

Housing Affordability – Single-Family Attached Homes

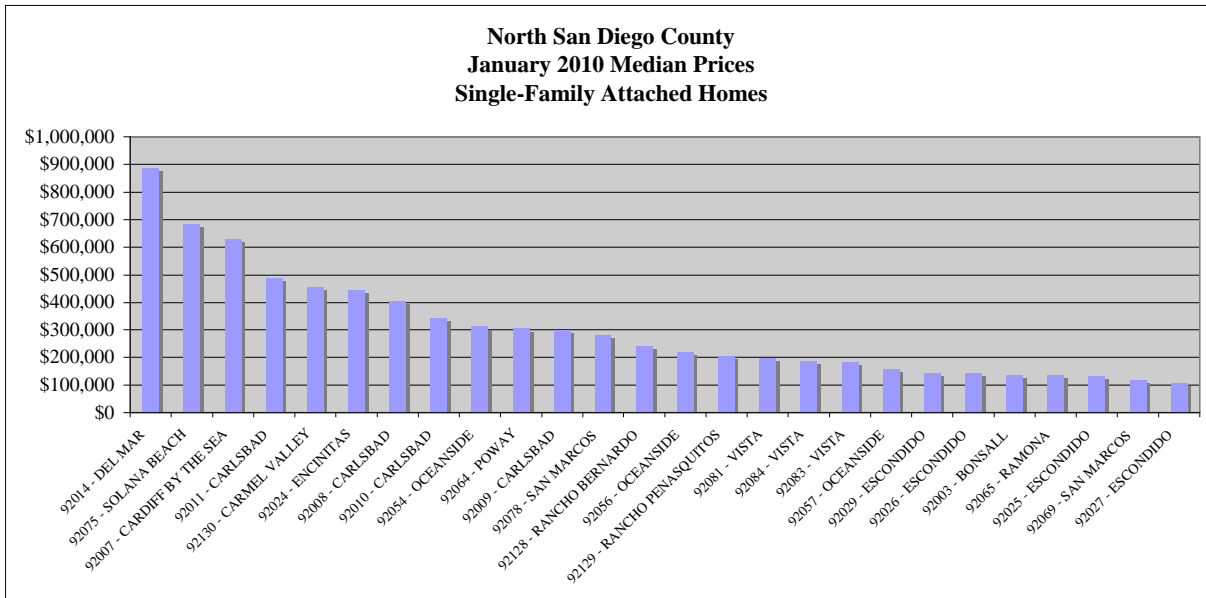
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFA home in North County decreased from \$1,295 in December 2009 to \$1,212 in January 2010. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes rose from \$1,058 in December 2009 to \$1,077 in January 2010.
- SFA affordability increased slightly from 56 percent of San Diego County households able to afford the median-priced SFA home in December 2009 to 59 percent in January 2010.³ The single-family attached home affordability level for Non-North San Diego County zip codes remained at 65 percent in January 2010.
- 59 percent of county households could afford the median-priced SFA home in North San Diego County in January 2009, compared to 65 percent in Non-North County zip codes.



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Attached Homes

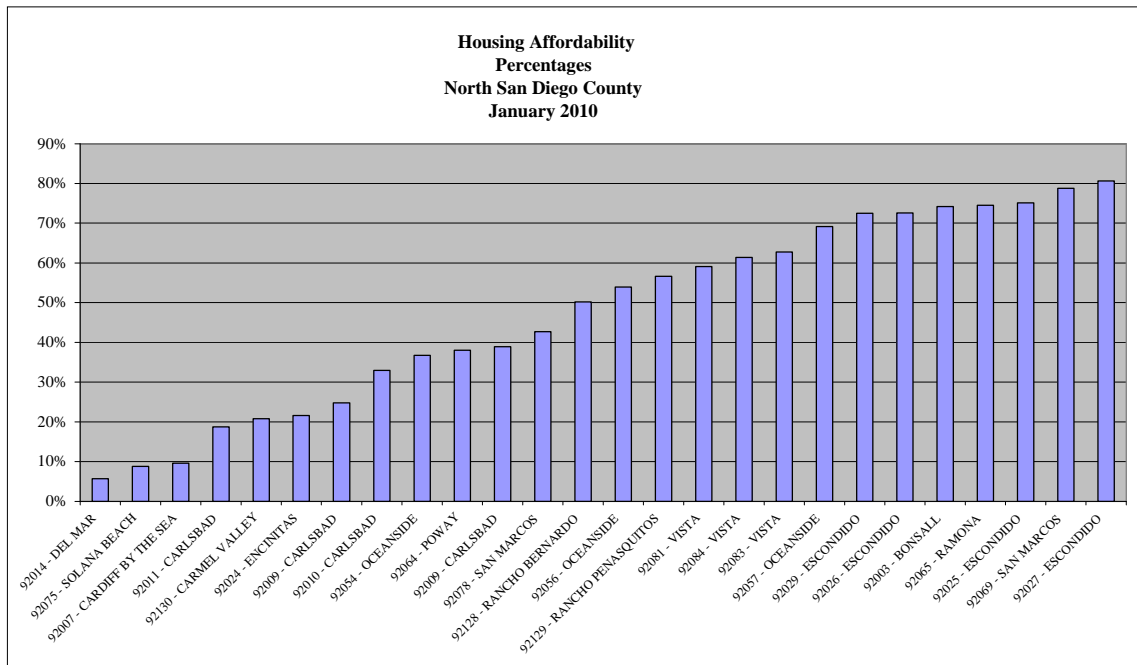
Single-Family Attached Home Prices and Affordability by North County Zip Codes⁴

- Del Mar (92014) had the highest median SFA price in January 2010 at \$887,500 followed by Cardiff (92007) and Solana Beach (92075) in the \$600,000s. Carlsbad (92008, 91011), Encinitas (92024), and Carmel Valley (92130) reported median SFA prices ranging from \$406,000 to \$488,000.
- Carlsbad (92009, 92010), Oceanside (92054), and Poway (92064) reported median SFA prices between \$300,000 and \$342,000 followed by San Marcos (92078), Oceanside (92056), Rancho Bernardo (92128), and Rancho Penasquitos (92129) with median prices between \$206,000 and \$280,000.
- San Marcos (92069), Bonsall (92003), Oceanside (92057), Vista (92081, 92083, 92084), Ramona (92065), and Escondido (92025, 92026, 92027, 92029) had median SFA home prices between \$108,000 and \$196,500.



North San Diego County HomeDex™ January 2010 Summary Report Single-Family Attached Homes

- Solana Beach (92075), Del Mar (921014), and Cardiff (92007) reported the lowest level of SFA affordability with between six percent to 10 percent of county households able to afford the median-priced SFA home followed by Carlsbad (92009, 92011), Carmel Valley (92130), and Encinitas (92024) between 19 percent and 25 percent.
- Carlsbad (92009, 92010), Oceanside (92054), and Poway (92064) reported affordability percentages of between 33 and 39 percent followed by Rancho Bernardo (92128), San Marcos (92078) Oceanside (92056), Rancho Penasquitos (92129), and Vista (92081) between 43 percent and 59 percent⁵
- Vista (92083, 92084) and Oceanside (92057) had between 61 percent and 69 percent affordability with Bonsall (92003), Escondido (92025, 92026, 92029), Ramona (92065), and San Marcos (92069) reporting affordability percentages between 72 percent and 79 percent, with Escondido (92027) at 81 percent.



North San Diego County HomeDex™
January 2010 Summary Report
Single-Family Attached Homes

North San Diego County Housing Characteristics Single-Family Attached Homes January 2010	
Median Price	\$225,000
Average Price	\$267,811
Median Price per Square Foot	\$206
Lowest-Priced Home Sold	\$55,000
Highest-Priced Home Sold	\$1,000,000
Number Units Sold	223
Total Sales ⁶	\$59,721,796
Median Days on Market	42
Median Square Feet	1,111
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	24

Month/Year	SFA Median Home Prices		HomeDex Single-Family Attached Homes	
	North San Diego County	Non-North San Diego County	North San Diego County	Non-North San Diego County
January 2009	\$198,000	\$190,000	59%	61%
February 2009	\$181,000	\$189,000	67%	65%
March 2009	\$186,000	\$170,000	66%	70%
April 2009	\$197,000	\$175,500	64%	69%
May 2009	\$216,000	\$198,900	60%	64%
June 2009	\$255,000	\$191,500	53%	66%
July 2009	\$235,000	\$203,000	56%	54%
August 2009	\$264,000	\$206,000	50%	62%
September 2009	\$235,000	\$190,000	55%	57%
October 2009	\$239,250	\$205,000	55%	62%
November 2009	\$252,500	\$210,000	52%	62%
December 2009	\$238,750	\$200,000	56%	65%
January 2010	\$225,000	\$200,000	59%	65%

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 not imply statistical significance.

North San Diego County HomeDex™
January 2010 Summary Report
Single-Family Attached Homes

North San Diego County Zip Codes	Jan. 2010 Affordability ⁷	Jan. 2009 Affordability	Jan. 2010 Median Price	% Price Chg. From Jan. 2009	Jan. 2010 Sold Listings	Median Days on Market Jan. 2010	Median Days on Market % Chg. from Dec. 2009
92003 - BONSBALL	78%	54%	\$136,575	-38%	2	29	-6%
92007 - CARDIFF	15%	8%	\$630,750	-17%	2	163	79%
92008 - CARLSBAD	32%	27%	\$406,500	4%	4	49	-34%
92009 - CARLSBAD	46%	36%	\$300,000	-5%	7	46	39%
92010 - CARLSBAD	39%	37%	\$342,000	9%	2	106	-
92011 - CARLSBAD	24%	25%	\$488,000	22%	4	32	-2%
92014 - DEL MAR	8%	6%	\$887,500	1%	1	123	173%
92024 - ENCINITAS	27%	21%	\$445,500	-1%	13	83	168%
92025 - ESCONDIDO	79%	81%	\$132,777	24%	3	35	21%
92026 - ESCONDIDO	77%	83%	\$143,500	49%	12	35	9%
92027 - ESCONDIDO	84%	82%	\$108,500	4%	12	17	-75%
92028 - FALLBROOK	-	48%	-	-	0	-	-
92029 - ESCONDIDO	77%	48%	\$144,000	-42%	1	84	-38%
92054 - OCEANSIDE	44%	85%	\$312,000	-	9	40	67%
92056 - OCEANSIDE	60%	66%	\$220,000	29%	17	26	-37%
92057 - OCEANSIDE	74%	75%	\$157,000	19%	23	118	174%
92058 - OCEANSIDE	-	-	\$140,000	-	-	-	-
92059 - PALA	-	-	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	45%	49%	\$305,000	25%	1	40	54%
92065 - RAMONA	79%	58%	\$134,950	-33%	6	27	-10%
92067 - RANCHO SANTA FE	-	-	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	82%	73%	\$116,600	-18%	9	32	-3%
92075 - SOLANA BEACH	11%	12%	\$685,000	17%	4	72	-44%
92078 - SAN MARCOS	49%	40%	\$280,000	-4%	11	50	-11%
92081 - VISTA	66%	70%	\$196,500	27%	4	43	-47%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	69%	68%	\$182,000	14%	5	33	57%
92084 - VISTA	68%	75%	\$187,500	39%	4	37	85%
92091 - RANCHO SANTA FE	-	-	-	-	0	-	-
92127 - RANCHO BERNARDO	-	-	-	-	0	-	-
92128 - RANCHO BERNARDO	56%	45%	\$240,000	-10%	27	36	-8%
92129 - RANCHO PENASQUITOS	63%	67%	\$206,000	24%	13	28	47%
92130 - CARMEL VALLEY	26%	26%	\$457,500	14%	10	38	108%

North San Diego County HomeDex™
January 2010 Summary Report
Single-Family Attached Homes

¹ The median is the middle-priced home sold: Half the homes sold for more than the median, and half sold for less.

² The reported days-on-market number is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; the occurrence of re-listing biases downward the reported days-on-market.

³ HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during January 2010 required an annual income of \$48,475 for the median-priced SFA home – an amount earned by 59 percent of San Diego County households.

⁴ Monthly median prices and HomeDex™ numbers reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

⁵ HomeDex™ affordability percentage is the percent of San Diego County households that can “afford” the median-priced SFA home in a particular zip code, assuming homeowners place 20 percent down and spend no more than a third of their income on housing at the prevailing monthly interest rates.

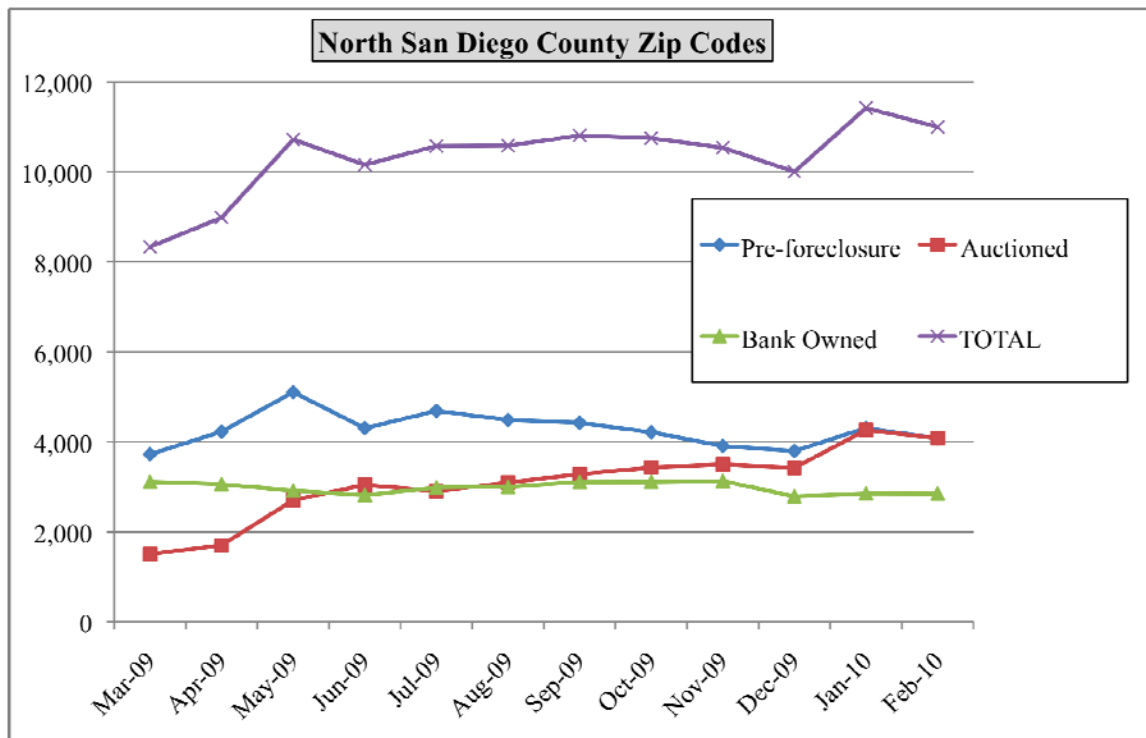
⁶ December 2009 total SFA sales were \$84,363,598 and \$43,790,193 in January 2009 for North San Diego County.

⁷ See footnote 3.

North San Diego County HomeDex™
Foreclosure Activity Report – Ending January 2010

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties ¹ ending January 2010	% Chg. from Pre-Foreclosures ending December 2009	Number of Bank-Owned Properties ending January 2010	% Chg. from Bank-Owned ending December 2009
92003 - BONSALL	38	-5.00%	53	6.00%
92007 - CARDIFF	17	-22.73%	10	0.00%
92008 - CARLSBAD	70	-4.11%	40	0.00%
92009 - CARLSBAD	158	1.28%	97	0.00%
92010 - CARLSBAD	61	-6.15%	69	2.99%
92011 - CARLSBAD	45	-16.67%	25	19.05%
92014 - DEL MAR	25	-7.41%	9	-10.00%
92024 - ENCINITAS	117	-0.85%	63	-1.56%
92025 - ESCONDIDO	165	-14.51%	243	2.53%
92026 - ESCONDIDO	258	-8.19%	189	-3.08%
92027 - ESCONDIDO	272	-7.17%	177	3.51%
92028 - FALLBROOK	238	-1.24%	174	-2.79%
92029 - ESCONDIDO	72	-2.70%	58	5.45%
92054 - OCEANSIDE	126	-3.08%	100	6.38%
92056 - OCEANSIDE	231	-9.77%	141	-0.70%
92057 - OCEANSIDE	355	-1.93%	186	-2.11%
92059 - PALA	3	0.00%	4	-33.33%
92061 - PAUMA VALLEY	16	0.00%	11	10.00%
92064 - POWAY	139	-1.42%	71	0.00%
92065 - RAMONA	170	-6.08%	162	-4.71%
92067 - RANCHO SANTA FE	17	6.25%	24	9.09%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	217	-3.13%	125	-7.41%
92075 - SOLANA BEACH	39	-15.22%	36	12.50%
92078 - SAN MARCOS	172	-5.49%	94	8.05%
92081 - VISTA	103	0.00%	57	3.64%
92082 - VALLEY CENTER	101	-10.62%	92	-5.15%
92083 - VISTA	171	-2.29%	118	3.51%
92084 - VISTA	140	-15.15%	131	-1.50%
92091 - RANCHO SANTA FE	6	0.00%	3	-25.00%
92127 - RANCHO BERNARDO	159	-4.22%	82	-13.68%
92128 - RANCHO BERNARDO	132	-7.69%	86	1.18%
92129 - RANCHO PENASQUITOS	132	0.00%	70	-4.11%
92130 - CARMEL VALLEY	110	-0.90%	48	20.00%
TOTALS	4,075	-5.41%	2,848	-0.11%

North San Diego County HomeDex™ Foreclosure Activity Report – Ending January 2010



¹ Active “pre-foreclosure” include properties classified as “Lis Pendens” (i.e., a public notice has been served that a loan is delinquent and the lending institution has initiated the foreclosure process) and “Final Judgment” (i.e., the court has authorized the lender to proceed with the auction of the property); data reported from First American RES database of properties obtained from county assessment records. All numbers shown are reported for a particular point in time, as these databases are frequently updated. NSDCAR does not guarantee accuracy of data.



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