

North San Diego County
HomeDex™

North County
May 2010 REPORT
April 2010 Statistics



North San Diego County
Association of REALTORS®

HomeDex is an exclusive NSDCAR member benefit

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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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HomeDex™ Key Points

April 2010 Data

1. The median price for all North County home sales – attached and detached – increased 0.84% in April 2010 from March 2010, to \$388,250.
 - a. Detached homes in North County rose 1.17 percent, from March 2010 to April 2010, from \$469,000 to \$474,500.
 - i. Detached home prices OUTSIDE North County decreased 0.43% from March 2010 to April 2010, from \$351,500 to \$350,000.
 - ii. Year-over median single-family detached homes in North San Diego County increased 21.67%, from \$390,000 in April 2009, making nine straight months of rising year-over prices. The year-over median price OUTSIDE North County for single-family homes rose 12.9 percent from the \$310,000 a year ago continuing seven straight months of year-over increases.
 - iii. The countywide median SFD price of homes sold decreased from \$396,000 in March 2010 to \$390,000 in April 2010 but increased 16.42% from the April 2009 number making eight months of continuous year-over price increases countywide.
 - b. Attached home prices in North County decreased during April 2010 by 1.53%, from \$245,000 a month earlier to \$241,250.
 - i. Non-North County attached home prices decreased to \$215,500 from March 2010 to April 2010.
 - ii. North County attached homes increased 22.46% from \$197,000 a year ago; making nine months of year-over price increases following 24 months of year-over declines.
 - c. Median days-on-market for single-family detached homes in North County decreased to 34 days in April 2010. The number of North County single-family homes sold decreased 1.62% last month, from 741 to 729 but increased 0.83 percent year-over from April 2009. This continues a trend of year-over sales increases since summer 2008 (with the exceptions of year-over decreases in January 2010 and October 2009).

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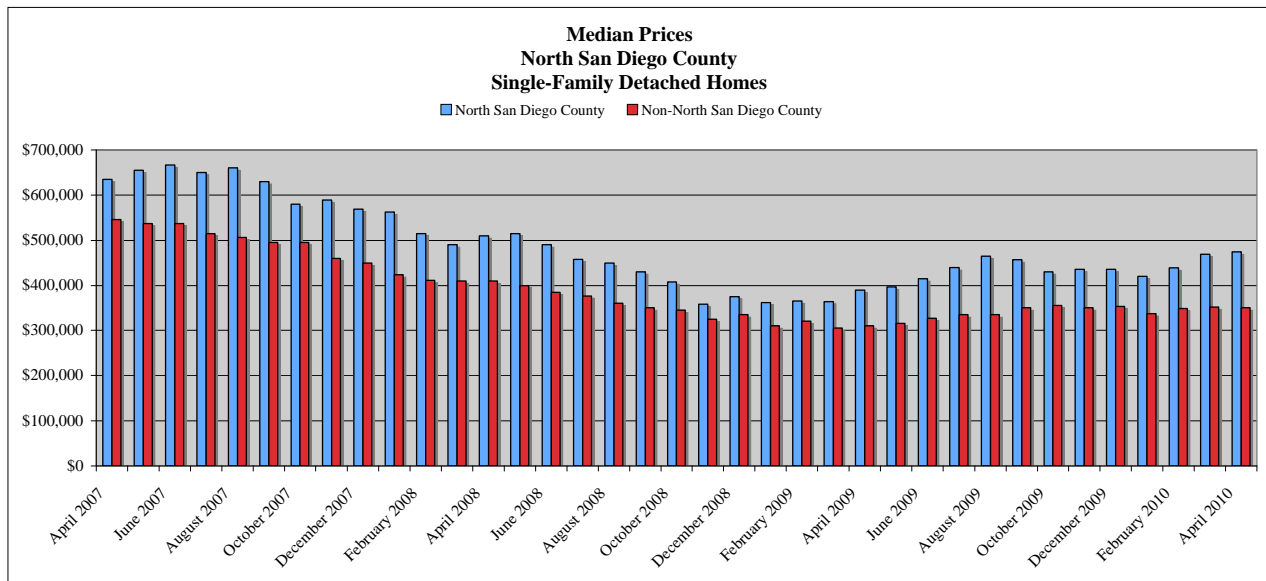
North San Diego County HomeDex™

April 2010 Summary Report

Single-Family Detached Homes

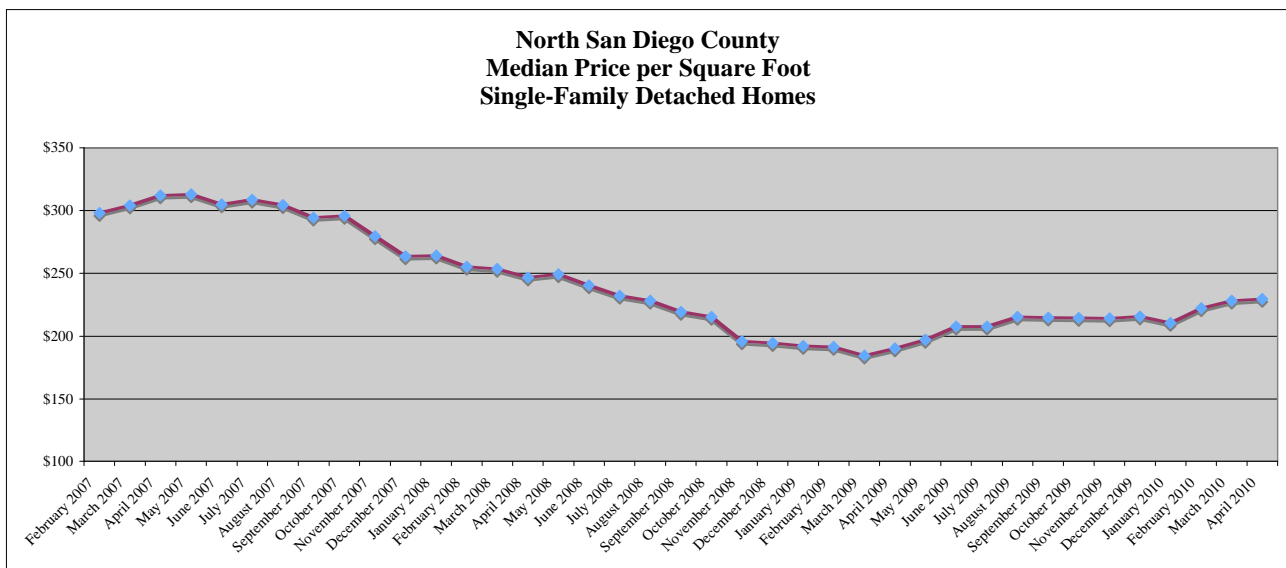
Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – increased to \$388,250 in April 2010 from \$385,000 in March 2010.¹
- The median-priced single-family detached (SFD) home in North San Diego County increased 1.17 percent to \$474,500 in April 2010 from \$469,000 in March 2010, the third month of price increases and the highest median price reported since summer 2008. The SFD median price in Non-North County zip codes decreased 0.43 percent to \$350,000 in April 2010 from \$351,500 in March 2010.
- Year-over median SFD price in North San Diego County increased 21.67 percent from \$390,000 in April 2009, making nine straight months of year-over price increases. Year-over median price rose 12.9 percent in Non-North County from \$310,000 in April 2009, making seven straight months of year-over increases.
- The countywide median SFD price decreased 1.52 percent to \$390,000 in April 2010 from \$396,000 in March 2010, but increased 16.42 percent year-over from April 2009 – this makes eight months of year-over price increases countywide.



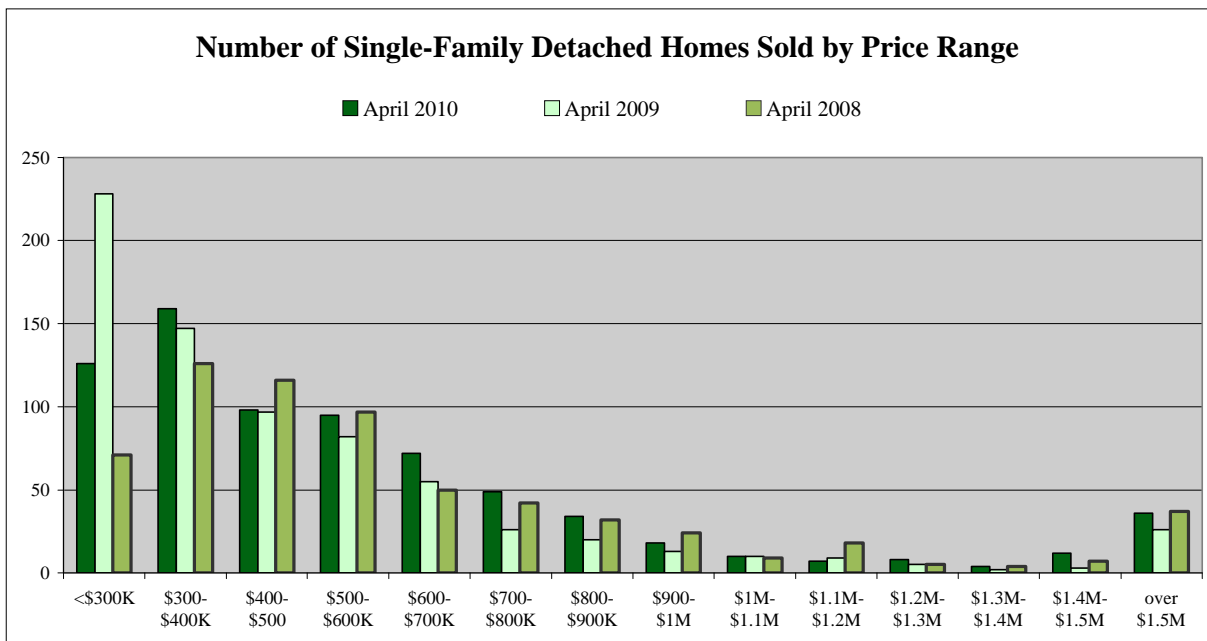
North San Diego County HomeDex™ April 2010 Summary Report Single-Family Detached Homes

- The median days-on-market decreased for North San Diego County SFD homes sold from 36 days in March 2010 to 34 days in April 2010. The average number of days-on-market fell to 66 in April 2010 from 68 in March 2010.²
- The SFD median price-per-square foot increased from \$228 in March 2010 to \$230 in April 2010, up 20.59 percent year-over from April 2009 – six straight months of year-over increases in median price-per-square foot (following over two years of price declines). The April 2010 median-per-square foot was the highest reported since summer 2008.



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

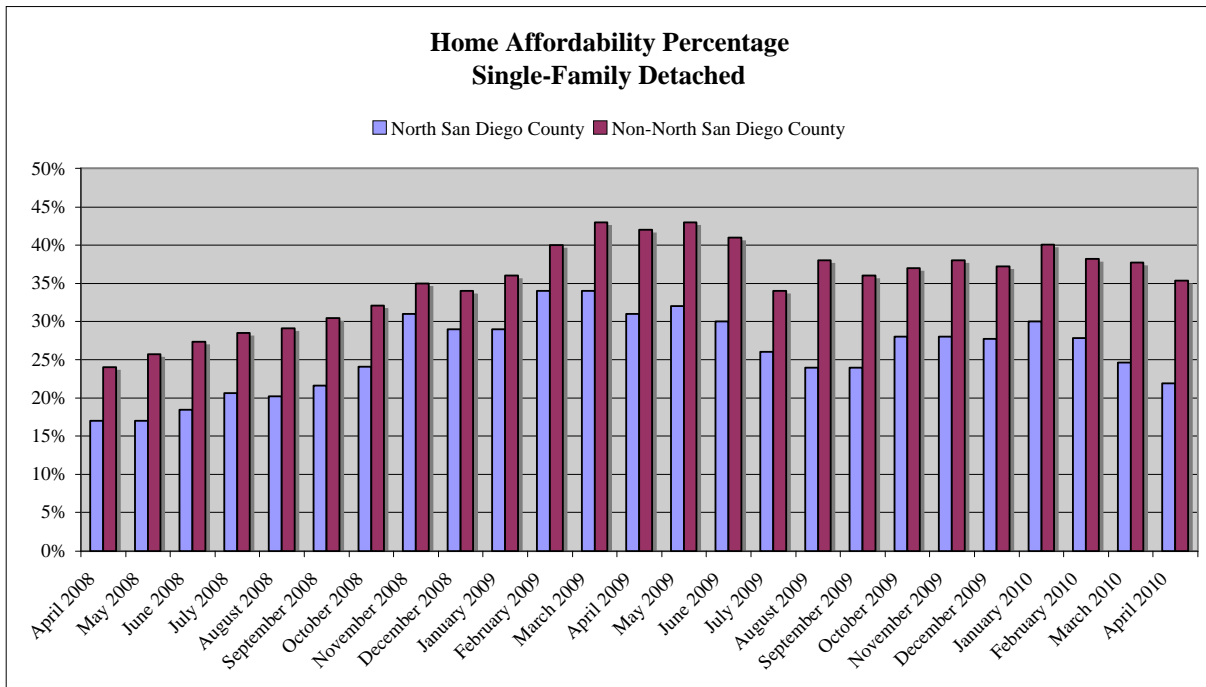
- There were 4,254 (active and contingent) SFD listings in North San Diego County ending April 2010, a 4.93 percent increase from March 2010 and a 3.71 percent increase year-over from April 2009.
- There were 8,844 (active and contingent) listings in San Diego County ending April 2010, a 4.15 percent increase from March 2010 and a 6.75 percent increase year-over from April 2009.
- The number of North San Diego County SFD units sold decreased 1.62 percent from 741 in March 2010 to 729 in April 2010, and increased 0.83 percent year-over from April 2009. This continues a trend of year-over sales increases since summer 2008 (with the exceptions of year-over decreases in January 2010 and October 2009).
- Total sales volume increased 19.02 percent year-over from April 2009, the third month of year-over increases (with February and March both over 25 percent).



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

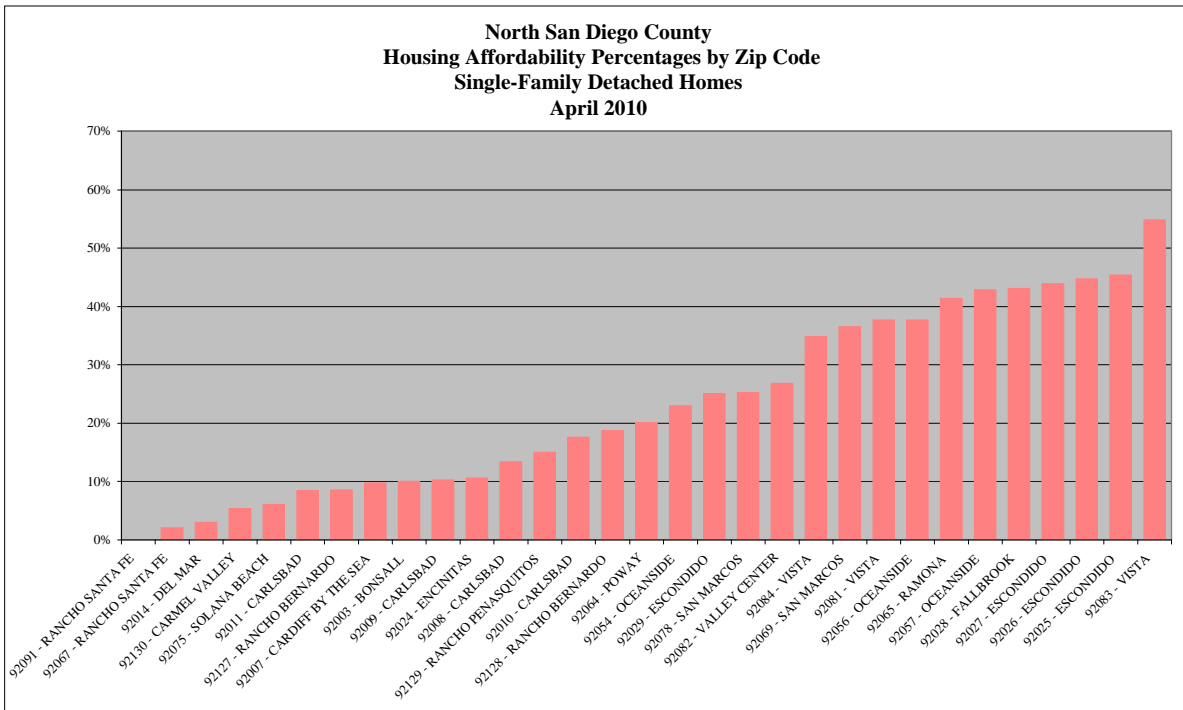
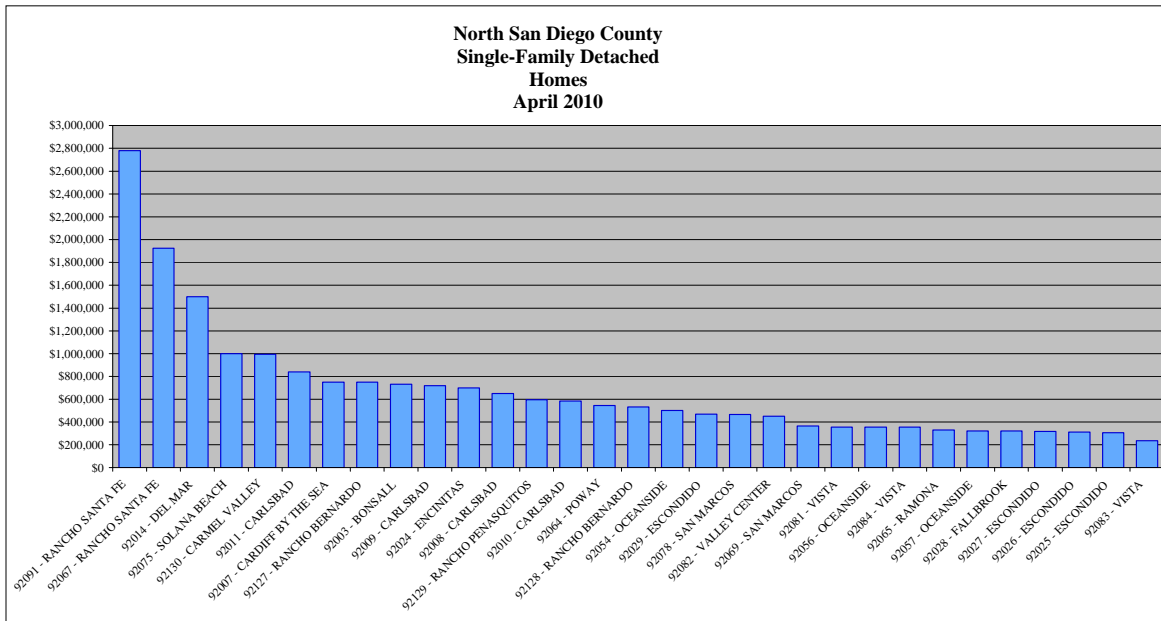
Housing Affordability – Single-Family Detached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County increased to \$2,565 in April 2010 (based on a conventional mortgage) from \$2,551 in March 2010. The monthly payment for the median-priced SFD home in Non-North San Diego County fell to \$1,892 in April 2010 from \$1,912 in March 2010.
- The percent of San Diego County households that could afford the median-priced SFD home in North County decreased to 22 percent in April 2010 from 25 percent in March 2010 – the third month of declining affordability -- according to the North San Diego County HomeDex™. The affordability percentage fell from 38 percent in March 2010 to 35 percent in April 2010 across Non-North County zip codes.³ The HomeDex™ affordability percentage was 31 percent in North County and 42 percent in Non-North San Diego County zip codes in April 2009.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – was 34 percent in April 2010.



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

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



Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.
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rbrown@csusm.edu or 760-750-4196; or Lynn Sullivan, NSDCAR Communications Director: lynn@nsdcar.com or
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™
April 2010 Summary Report
Single-Family Detached Homes

North San Diego County Housing Characteristics Single-Family Detached Homes April 2010	
Median Price	\$474,500
Average Price	\$623,861
Median Price per Square Foot	\$230
Lowest-Priced Home Sold	\$98,000
Highest-Priced Home Sold	\$5,000,000
Number Units Sold	729
Total Sales ⁵	\$454,170,583
Median Days on Market	34
Median Square Feet	2,037
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,258
Median Age (years) of Homes Sold	22

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
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%
February 2010	\$439,000	\$348,500	28%	38%
March 2010	\$469,000	\$351,500	25%	38%
April 2010	\$474,500	\$350,000	22%	35%

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

North San Diego County Zip Codes	April 2010 Affordability	April 2009 Affordability	April 2010 Median Price	% Price Chg. From April 2009	April 2010 Sold Listings	Median Days on Market April 2010	Med. Days on Market % Chg. from March 2010
92003 - BONSALL	10%	47%	\$731,882	161%	6	36	-45%
92007 - CARDIFF	10%	7%	\$750,000	-15%	4	126	641%
92008 - CARLSBAD	13%	20%	\$650,000	28%	9	50	-21%
92009 - CARLSBAD	10%	8%	\$719,000	-8%	45	32	-6%
92010 - CARLSBAD	18%	19%	\$585,000	11%	7	27	59%
92011 - CARLSBAD	8%	13%	\$840,000	35%	16	37	23%
92014 - DEL MAR	3%	7%	\$1,500,000	67%	9	89	-32%
92024 - ENCINITAS	11%	7%	\$697,500	-20%	32	30	-14%
92025 - ESCONDIDO	45%	52%	\$306,000	22%	32	27	-16%
92026 - ESCONDIDO	45%	47%	\$310,000	12%	38	40	11%
92027 - ESCONDIDO	44%	56%	\$315,000	38%	39	42	38%
92028 - FALLBROOK	43%	34%	\$320,000	-10%	26	64	-1%
92029 - ESCONDIDO	25%	31%	\$467,780	21%	12	30	-45%
92054 - OCEANSIDE	23%	39%	\$499,900	54%	11	27	42%
92056 - OCEANSIDE	38%	40%	\$355,000	11%	35	19	-43%
92057 - OCEANSIDE	43%	37%	\$321,250	-5%	42	32	-3%
92058 - OCEANSIDE	46%	-	\$305,000	-	11	40	-
92059 - PALA	-	19%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	20%	20%	\$545,000	8%	24	24	-36%
92065 - RAMONA	41%	33%	\$330,000	-10%	27	49	-18%
92067 - RANCHO SANTA FE	2%	1%	\$1,924,500	-12%	16	79	-47%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	37%	47%	\$365,000	30%	33	42	65%
92075 - SOLANA BEACH	6%	7%	\$1,000,000	12%	11	137	171%
92078 - SAN MARCOS	25%	21%	\$465,000	-5%	33	22	-48%
92081 - VISTA	38%	34%	\$355,000	-2%	21	28	-39%
92082 - VALLEY CENTER	27%	31%	\$450,000	16%	13	31	-55%
92083 - VISTA	55%	55%	\$234,000	0%	23	28	-29%
92084 - VISTA	35%	44%	\$355,000	20%	23	43	-11%
92091 - RANCHO SANTA FE	0%	10%	\$2,780,000	315%	5	66	-54%
92127 - RANCHO BERNARDO	9%	9%	\$750,000	5%	41	48	256%
92128 - RANCHO BERNARDO	19%	17%	\$530,000	-4%	29	37	68%
92129 - RANCHO PENASQUITOS	15%	19%	\$595,000	14%	33	16	-48%
92130 - CARMEL VALLEY	5%	7%	\$995,000	13%	34	20	-50%

North San Diego County HomeDex™ April 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 April 2010 required an annual income of \$102,597 for the median-priced SFD home – an amount earned by 22 percent of San Diego County households.

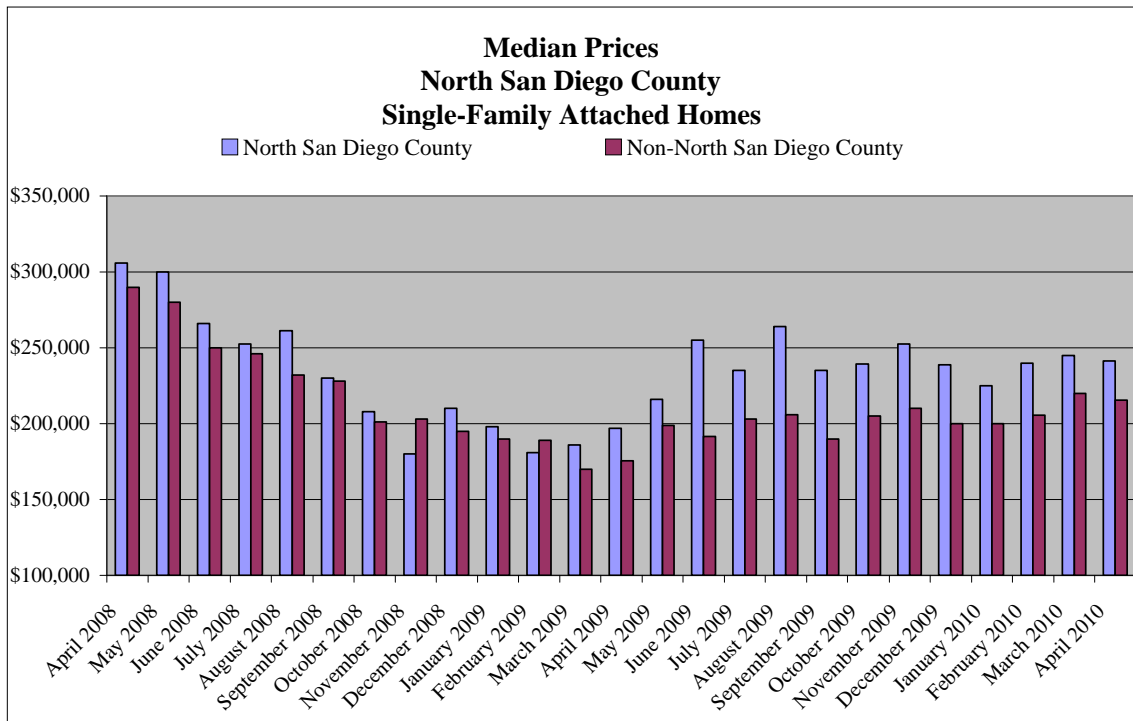
⁴ Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

⁵ Total SFD sales in North County were \$415,382,041 in March 2010 and \$381,579,598 in April 2009.

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

Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home decreased 1.53 percent to \$241,250 in April 2010 from \$245,000 in March 2010, countering two months of price increases. The Non-North San Diego County SFA home median price decreased 2.05 percent from \$220,000 in March 2010 to \$215,500 in April 2010.¹
- North San Diego County SFA median prices increased 22.46 percent year-over from \$197,000 in April 2009, making nine months of year-over price increases following 24 months of year-over declines. The Non-North County SFA median price increased 27.8 percent year-over from April 2009.
- The county-wide SFA home median price was steady at \$225,000 in April 2010, but increased 25 percent year-over from April 2009.
- The median number of days-on-market for North County SFA homes sold increased to 40 in April 2010 from 34 in March 2010. The average number of days-on-market increased to 74 in April 2010 from 63 in March 2010.²

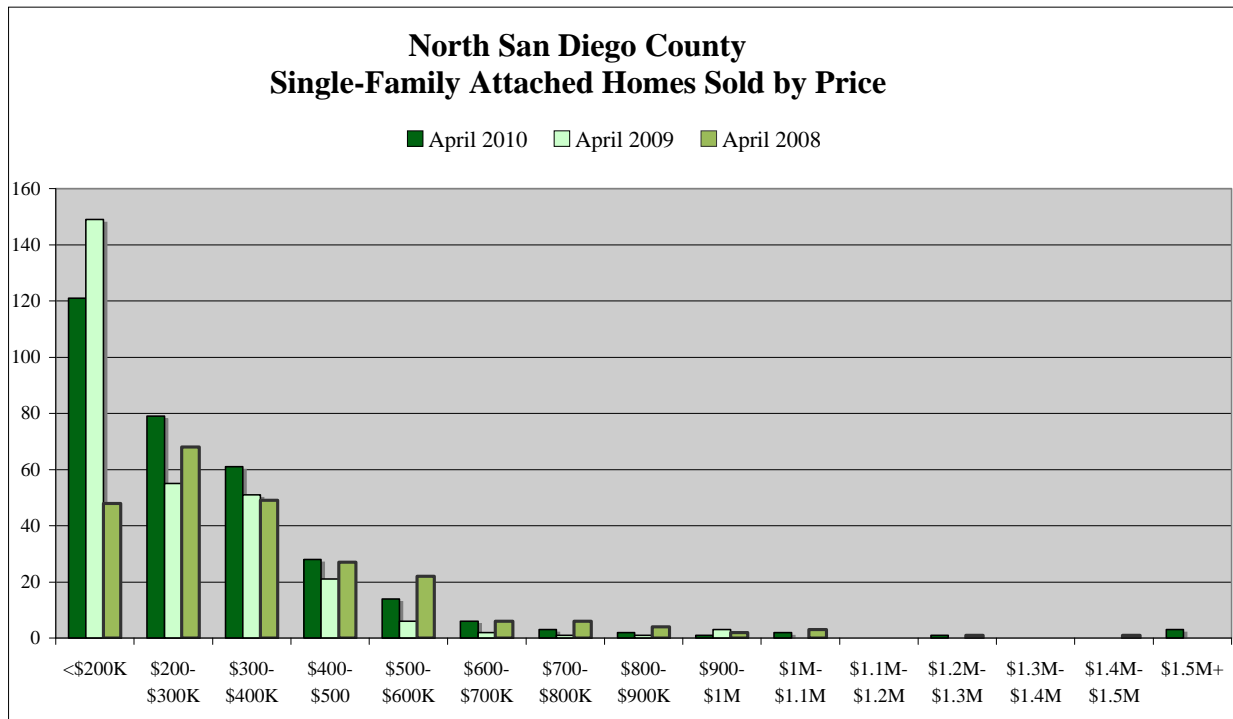


North San Diego County HomeDex™

April 2010 Summary Report

Single-Family Attached Homes

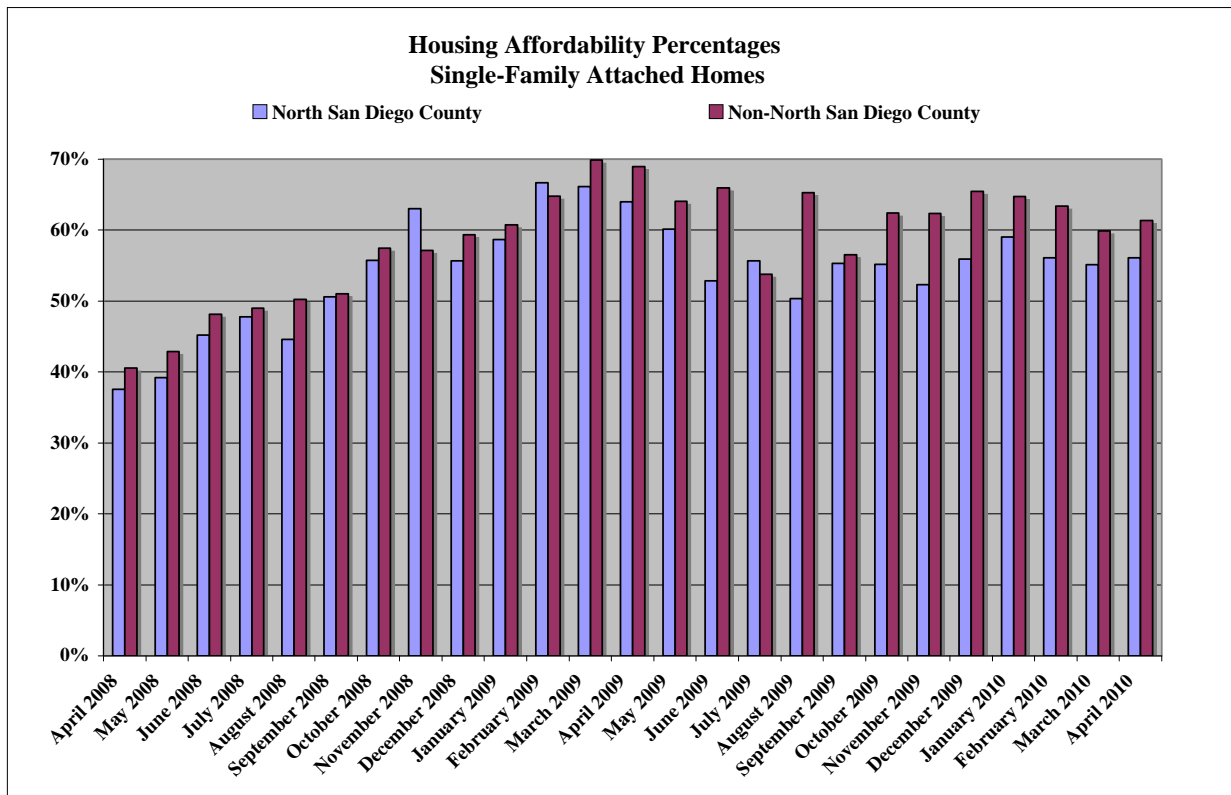
- The number of sold SFA units fell 2.72 percent from March 2010 to April 2010 in North San Diego County, and rose 0.34 percent in Non-North County. Year-over sales increased 11.42 percent from April 2009 in North County and declined 3.62 percent in Non-North County. North County SFA sales have reported year-over increases for 22 months, with the exceptions of February 2010 and October 2009.
- SFA listings (active and contingent) in North San Diego County increased from 1,449 ending March 2010 to 1,517 ending April 2010. San Diego County (active and contingent) SFA listings increased to 4,997 at the end of April 2010 from 4,878 in March 2010. SFA active listings increased 9.29 percent year-over in North County and increased 6.75 percent countywide.



North San Diego County HomeDex™ April 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 to \$1,304 in April 2010 from \$1,333 in March 2010. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes fell to \$1,165 in April 2010 from \$1,197 in March 2010.
- The percent of San Diego County households able to afford the median-priced SFA home increased from 55 percent in March 2010 to 56 percent in April 2010.³ The single-family attached home affordability level for Non-North San Diego County zip codes rose from 60 percent in March 2010 to 61 percent in April 2010.
- 64 percent of county households could afford the median-priced SFA home in North San Diego County in April 2009, with 69 percent able to afford the median-priced home in Non-North County zip codes.



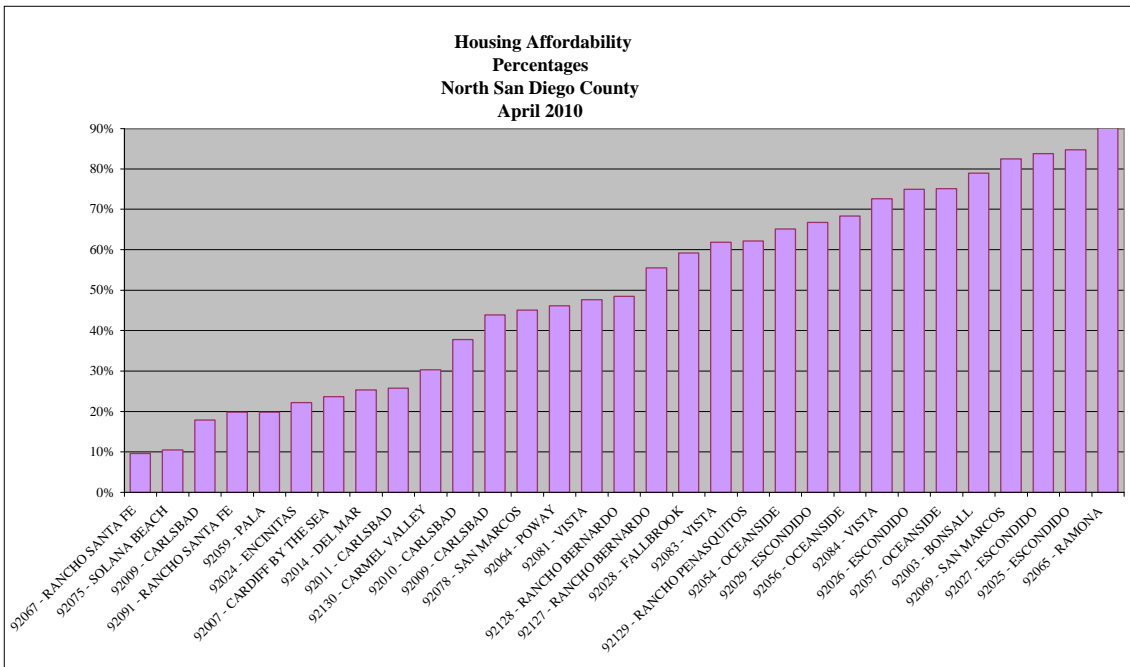
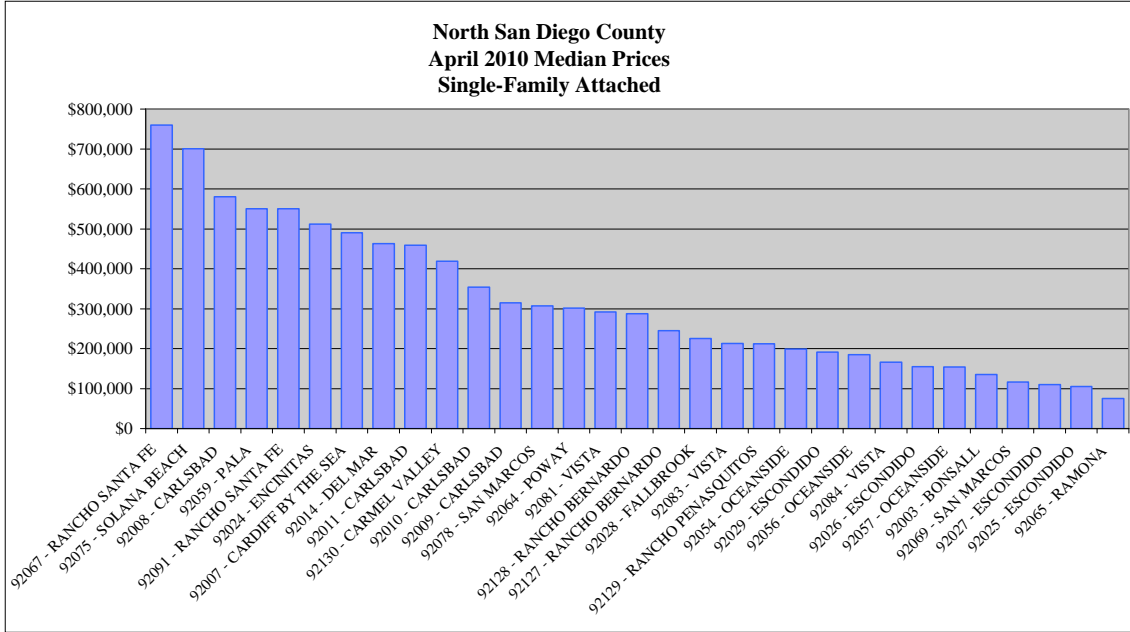
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North San Diego County HomeDex™

April 2010 Summary Report

Single-Family Attached Homes

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



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

North San Diego County Housing Characteristics Single-Family Attached Homes April 2010	
Median Price	\$241,250
Average Price	\$296,161
Median Price per Square Foot	\$206
Lowest-Priced Home Sold	\$58,200
Highest-Priced Home Sold	\$2,200,000
Number Units Sold	322
Total Sales ⁵	\$95,363,931
Median Days on Market	40
Median Square Feet	1,180
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	24

Month/Year	<i>SFA Median Home Prices</i>		<i>HomeDex Single-Family Attached Homes</i>	
	North San Diego County	Non-North San Diego County	North San Diego County	Non-North San Diego County
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%
February 2010	\$240,000	\$205,750	56%	63%
March 2010	\$245,000	\$220,000	55%	60%
April 2010	\$241,250	\$215,500	56%	61%

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

North San Diego County Zip Codes	April 2010 Affordability ⁶	April 2009 Affordability	April 2010 Median Price	% Price Chg. From April 2009	April 2010 Sold Listings	Median Days on Market April 2010	Median Days on Market % Chg. from March 2010
92003 - BONSALL	79%	82%	\$135,000	16%	3	173	137%
92007 - CARDIFF	24%	21%	\$490,000	-2%	3	19	0%
92008 - CARLSBAD	18%	34%	\$580,000	55%	11	41	-38%
92009 - CARLSBAD	44%	41%	\$315,000	-3%	25	38	33%
92010 - CARLSBAD	38%	39%	\$354,000	6%	8	20	63%
92011 - CARLSBAD	26%	28%	\$459,000	9%	5	33	106%
92014 - DEL MAR	25%	53%	\$462,750	85%	2	59	-66%
92024 - ENCINITAS	22%	32%	\$511,950	32%	14	34	-56%
92025 - ESCONDIDO	85%	87%	\$105,000	19%	13	29	-9%
92026 - ESCONDIDO	75%	86%	\$155,000	61%	16	32	9%
92027 - ESCONDIDO	84%	88%	\$110,000	29%	13	15	-70%
92028 - FALLBROOK	59%	91%	\$225,000	221%	3	36	-
92029 - ESCONDIDO	67%	76%	\$191,750	32%	2	292	-
92054 - OCEANSIDE	65%	51%	\$199,000	-25%	13	41	-41%
92056 - OCEANSIDE	68%	73%	\$185,000	16%	27	44	-4%
92057 - OCEANSIDE	75%	79%	\$154,300	18%	28	46	67%
92058 - OCEANSIDE	80%	-	\$129,500	-	5	78	-
92059 - PALA	20%	-	\$550,000	-	1	150	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	46%	57%	\$301,500	33%	2	40	122%
92065 - RAMONA	90%	79%	\$75,500	-41%	1	136	70%
92067 - RANCHO SANTA FE	10%	-	\$760,000	-	1	121	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	83%	77%	\$116,500	-17%	8	42	-8%
92075 - SOLANA BEACH	11%	14%	\$700,600	14%	8	39	225%
92078 - SAN MARCOS	45%	54%	\$307,500	27%	18	101	124%
92081 - VISTA	48%	58%	\$292,450	30%	2	17	143%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	62%	80%	\$213,500	69%	8	30	30%
92084 - VISTA	73%	79%	\$166,450	30%	6	14	100%
92091 - RANCHO SANTA FE	20%	-	\$550,000	-	1	88	-51%
92127 - RANCHO BERNARDO	55%	58%	\$245,000	9%	14	78	239%
92128 - RANCHO BERNARDO	48%	50%	\$287,500	7%	37	46	59%
92129 - RANCHO PENASQUITOS	62%	66%	\$212,000	12%	17	34	42%
92130 - CARMEL VALLEY	30%	27%	\$419,000	-3%	10	32	25%

North San Diego County HomeDex™

April 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 April 2010 required an annual income of \$52,164 for the median-priced SFA home – an amount earned by 56 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.

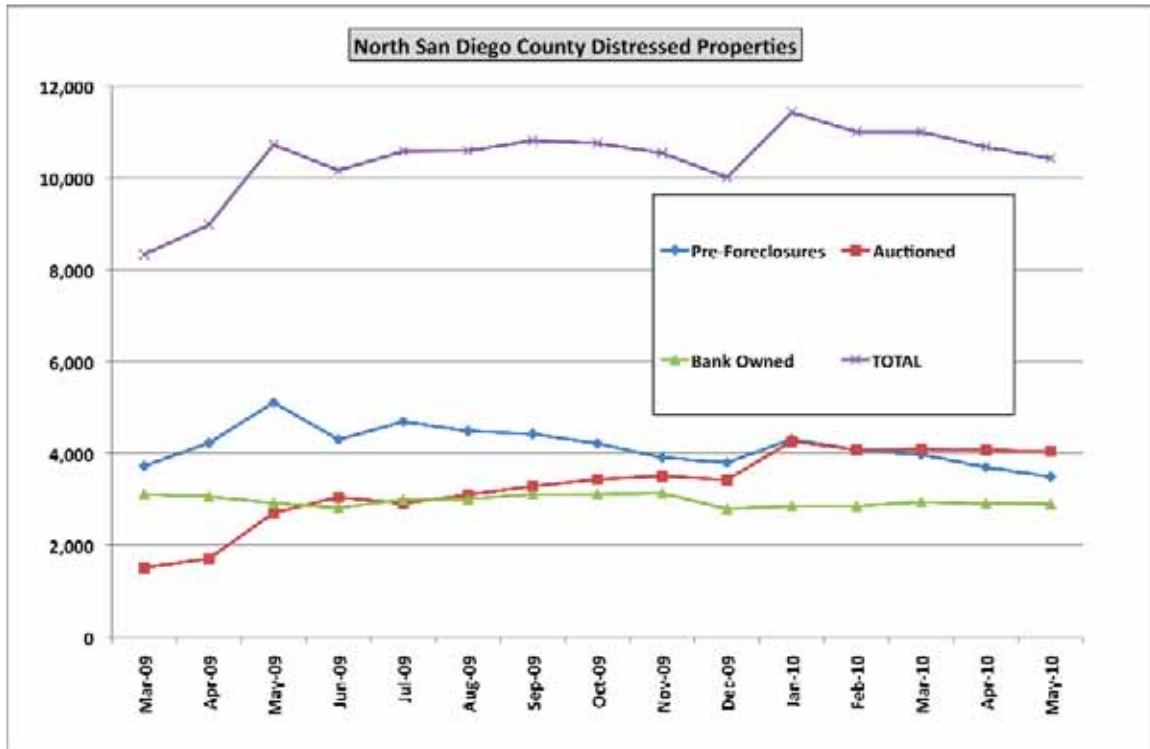
⁵ March 2010 total SFA sales were \$88,907,677 and \$68,605,542 in April 2009 for North San Diego County.

⁶ See footnote 3.

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

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties ¹ ending April 2010	% Chg. from Pre-Foreclosures ending March 2010	Number of Bank-Owned ending April 2010	% Chg. from Bank-Owned ending March 2010
92003 - BONSALL	29	-9.38%	49	-2.00%
92007 - CARDIFF	23	9.52%	11	-15.38%
92008 - CARLSBAD	47	-6.00%	48	17.07%
92009 - CARLSBAD	142	-5.33%	89	8.54%
92010 - CARLSBAD	42	-12.50%	73	1.39%
92011 - CARLSBAD	38	-19.15%	28	0.00%
92014 - DEL MAR	30	25.00%	13	8.33%
92024 - ENCINITAS	106	-7.02%	65	-2.99%
92025 - ESCONDIDO	134	-3.60%	226	-6.61%
92026 - ESCONDIDO	186	-8.37%	185	-5.61%
92027 - ESCONDIDO	211	-15.94%	182	-2.67%
92028 - FALLBROOK	224	-3.45%	175	3.55%
92029 - ESCONDIDO	61	1.67%	41	-18.00%
92054 - OCEANSIDE	116	-9.38%	110	1.85%
92056 - OCEANSIDE	205	-4.65%	154	-4.35%
92057 - OCEANSIDE	262	-8.07%	200	-0.99%
92059 - PALA	6	0.00%	5	25.00%
92061 - PAUMA VALLEY	6	-33.33%	14	27.27%
92064 - POWAY	132	1.54%	74	10.45%
92065 - RAMONA	134	-13.55%	145	-0.68%
92067 - RANCHO SANTA FE	11	-35.29%	23	0.00%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	192	-4.00%	146	8.15%
92075 - SOLANA BEACH	29	-17.14%	35	6.06%
92078 - SAN MARCOS	174	-0.57%	101	-2.88%
92081 - VISTA	91	-4.21%	57	-3.39%
92082 - VALLEY CENTER	76	-8.43%	104	2.97%
92083 - VISTA	140	-11.39%	116	0.87%
92084 - VISTA	143	4.38%	123	-6.82%
92091 - RANCHO SANTA FE	7	16.67%	4	33.33%
92127 - RANCHO BERNARDO	132	-8.33%	94	2.17%
92128 - RANCHO BERNARDO	129	4.88%	83	7.79%
92129 - RANCHO PENASQUITOS	134	0.75%	61	-12.86%
92130 - CARMEL VALLEY	95	5.56%	58	13.73%
TOTALS	3,487	-5.63%	2,892	-0.38%

North San Diego County HomeDex™ Foreclosure Activity Report – Ending April 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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