

***North San Diego County***  
**HomeDex™**

North County  
December 2011 REPORT  
**November 2011 Statistics**



North San Diego County  
Association of REALTORS®

HomeDex is an exclusive NSDCAR member benefit

## PLEASE READ

The name HomeDex™ and its contents are protected under a trademark and copyright held by the North San Diego County Association of Realtors® (NSDCAR). Permission is granted to NSDCAR members to use the HomeDex™ name and/or its contents in any printed materials, website or other media applications – provided any and all attribution for the HomeDex™ name and its contents is given to the North San Diego County Association of Realtors®. Failure to do so will result in revoking permission to use the HomeDex™ name and/or its contents

Direct written requests for permission, together with a brief description of how the name and contents would be used, to Lynn Sullivan, NSDCAR Communications Director, at [Communications@nsdcar.com](mailto:Communications@nsdcar.com) and include the proposed user's contact information.

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](mailto:rbrown@csusm.edu); phone # (760)750-4196 or to NSDCAR Communications Director, Lynn Sullivan, at [Communications@nsdcar.com](mailto:Communications@nsdcar.com); phone # (760) 734-3971.

Data source: Sandicor, Inc.

Statistics obtained from MLS data.

Copyright North San Diego County Association of REALTORS®, 2011. No portion of this text may be reproduced, redistributed, faxed OR TRANSMITTED ELECTRONICALLY without the written permission of the North San Diego County Association of REALTORS®.

01/10/11

# HomeDex™ Key Points

## December 2011 Data

1. The median price for all North County home sales – attached and detached – decreased to \$350,000 in November 2011 from 354,500 in October 2011.
  - a. Detached homes in North County declined 2.21 percent to \$400,000 in November 2011 from \$409,058 in October 2011; Monthly median prices have fallen during 7 months of 2011.
    - i. Detached home prices OUTSIDE North County remained steady with a slight decline of 0.07 percent from \$335,000 in October 2011 to \$334,750 in November 2011. Year-over median price decreased 6.5 percent from \$358,000 in November 2010.
    - iii. The countywide median SFD price declined 2.03 percent from \$357,250 in October 2011 to \$350,000 in November 2011. Countywide median SFD price decreased 10.26 percent year-over from November 2010.
  - b. Attached home prices in North County jumped 6.16 percent to \$245,750 in November 2011 compared to 231,500 in October 2011.
    - i. Non-North County attached home prices dropped 5.05 percent to \$189,900 in November 2011 compared to \$200,000 in October 2011.
  - c. The number of North San Diego SFD listings (active and contingent) decreased 6.9 percent from October 2011 to November 2011.

The number of sold North San Diego County SFD units jumped 9.28 percent in November 2011 compared to October 2011, and increased 13.92 percent year-over compared to November 2010.

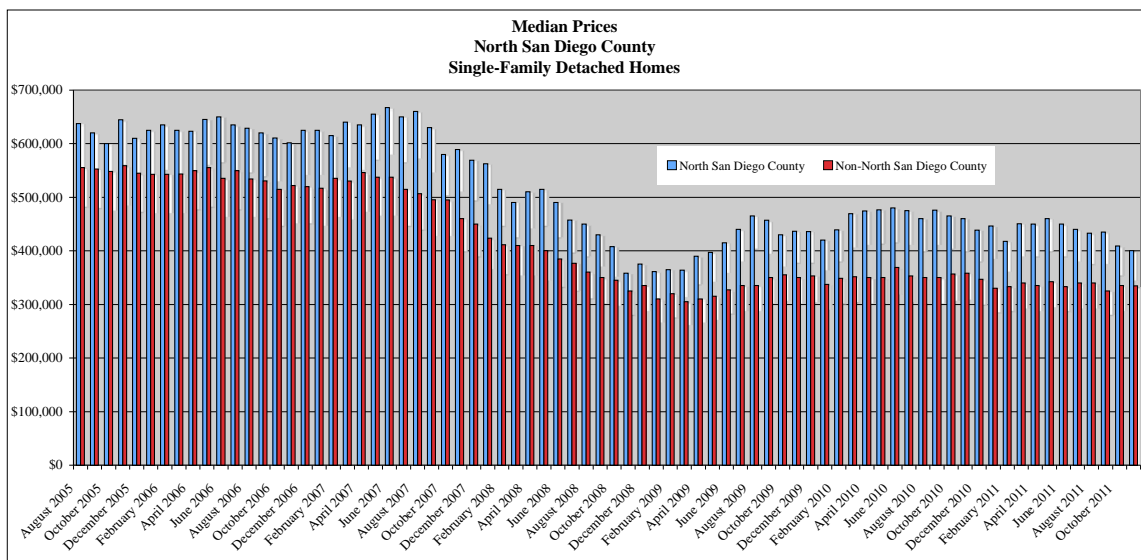
    - i. Median days-on-market for single-family detached homes sold in North County increased to 65 days in November 2011 compared to 63 days in October 2011.
  - d. The HomeDex affordability percentage for all homes in North San Diego County – attached and detached – increased to 44 percent in November 2011 compared to 41 percent in October 2011.

###

# North San Diego County HomeDex™ November 2011 Summary Report Single-Family Detached Homes

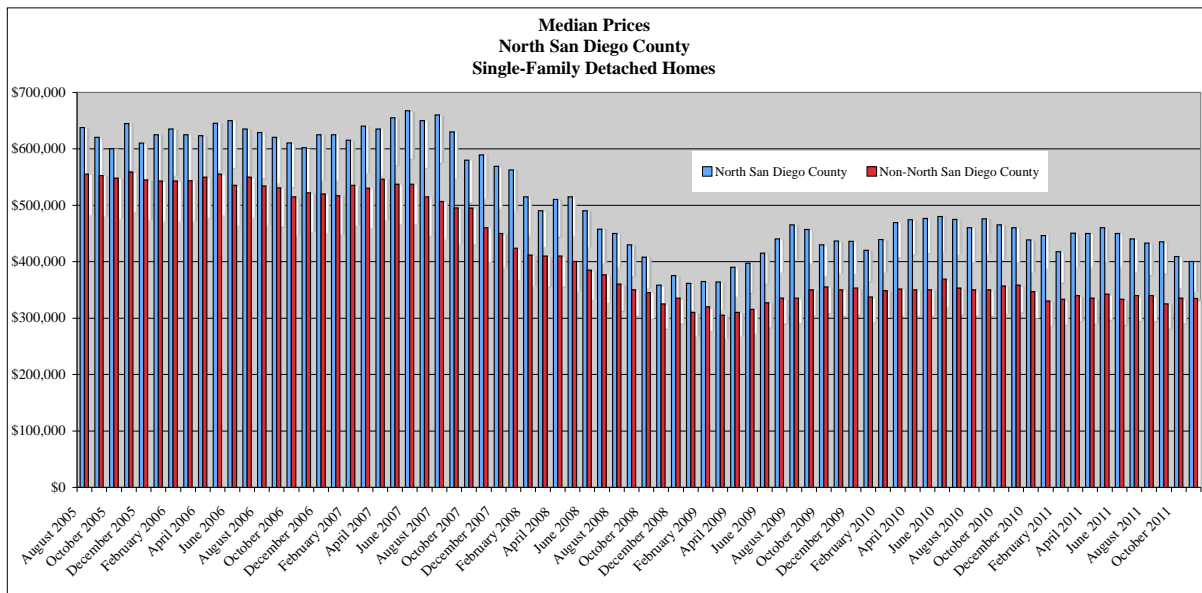
## Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – decreased to \$350,000 in November 2011 from \$354,500 in October 2011.<sup>1</sup>
- The median-priced single-family detached (SFD) home in North San Diego County decreased 2.21 percent from \$409,058 in October 2011 to \$400,000 in November 2011; monthly prices have declined in seven months of 2011. November’s median price was the lowest reported since May 2009. Year-over median SFD price in North San Diego County decreased 13.04 percent year-over from \$460,000 in November 2010, the tenth consecutive month of year-over price declines and the largest year-over decline since June 2009.
- The SFD median price in Non-North County zip codes remained steady at a mere 0.07 percent decline from \$335,000 in October 2011 to \$334,750 in November 2011. Year-over median price decreased 6.5 percent from \$358,000 from November 2010, the eleventh-month of declining year-over prices.
- County median SFD price fell 2.03 percent from \$357,250 in October 2011 to \$350,000 in November 2011, the eighth price decrease of the last 10 months. County median SFD price decreased 10.26 percent year-over, the tenth straight month of year-over price declines.



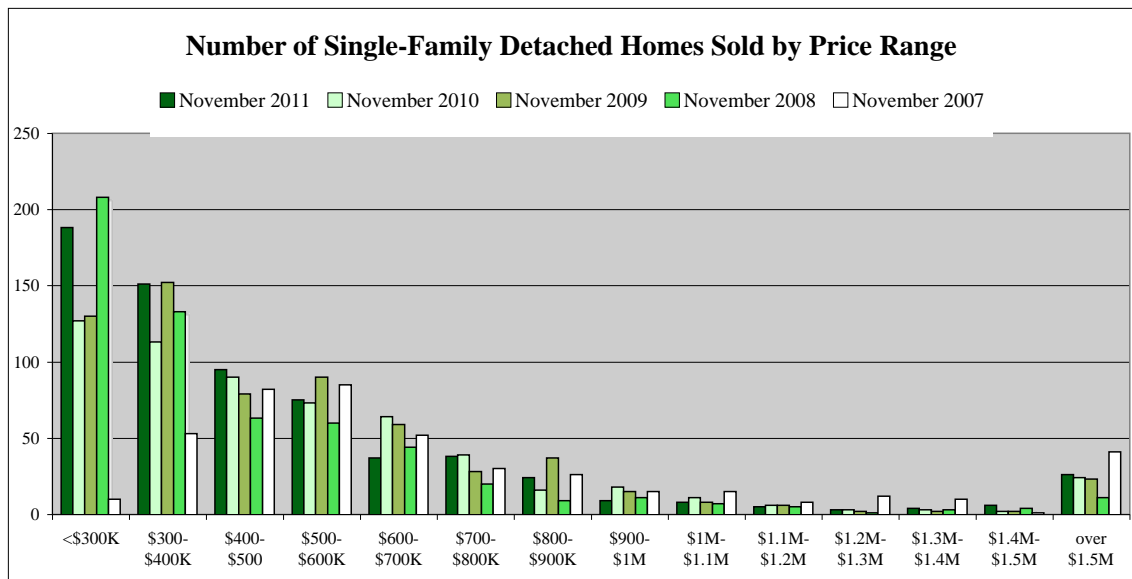
# North San Diego County HomeDex™ November 2011 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes sold increased to 65 in November 2011 from 63 days in October 2011; the average number of days-on-market increased to 88 days in November 2011 from 84 days in October 2011.<sup>2</sup>
- The SFD median price-per-square foot rose slightly to \$204 in November 2011 from \$203 in October 2011; year-over, this was an 8.09 percent decrease from November 2010 that continues a trend of price-per-square foot declines in each month of this year.



## North San Diego County HomeDex™ November 2011 Summary Report Single-Family Detached Homes

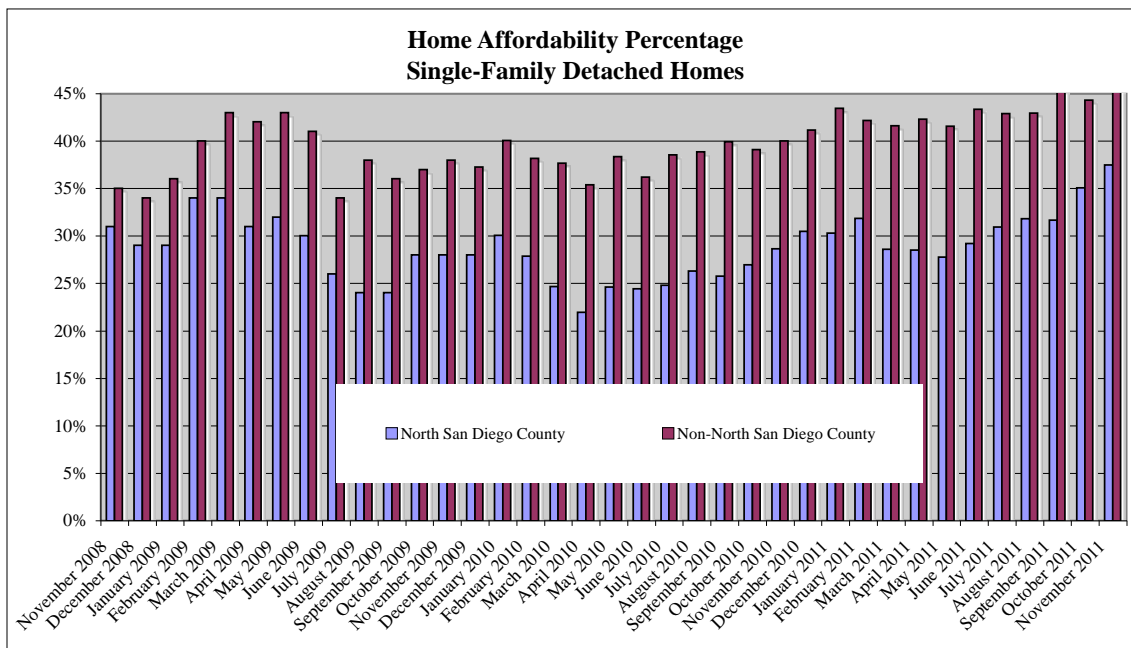
- SFD listings (active and contingent) in North San Diego County decreased 6.9 percent in November 2011 from October 2011, the fifth consecutive month of declining active listings. Active listings dropped 7.72 percent year-over from November 2010.
- SFD listings (active and contingent) across San Diego County declined 6.67 percent from October 2011 to November 2011, and 12.26 percent year-over from November 2010.
- The number of sold North San Diego County SFD units jumped 9.28 percent in November 2011 from October 2011, and increased 13.92 percent year-over from November 2010.
- SFD total sales volume increased five percent year-over compared to November 2010.



# North San Diego County HomeDex™ November 2011 Summary Report Single-Family Detached Homes

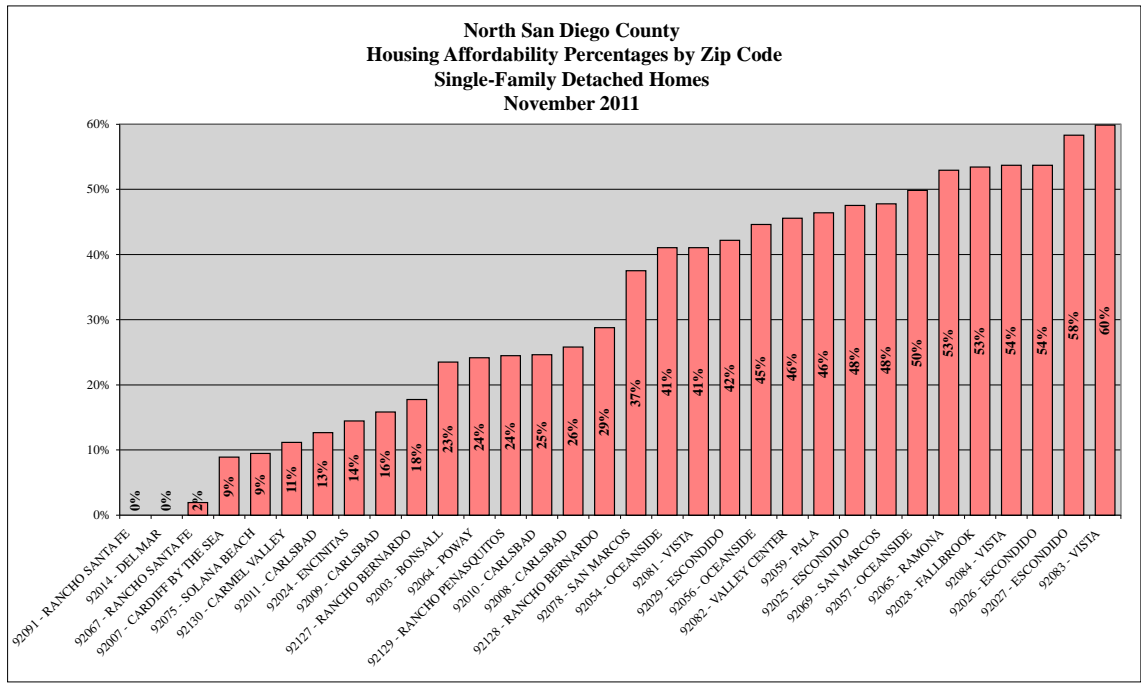
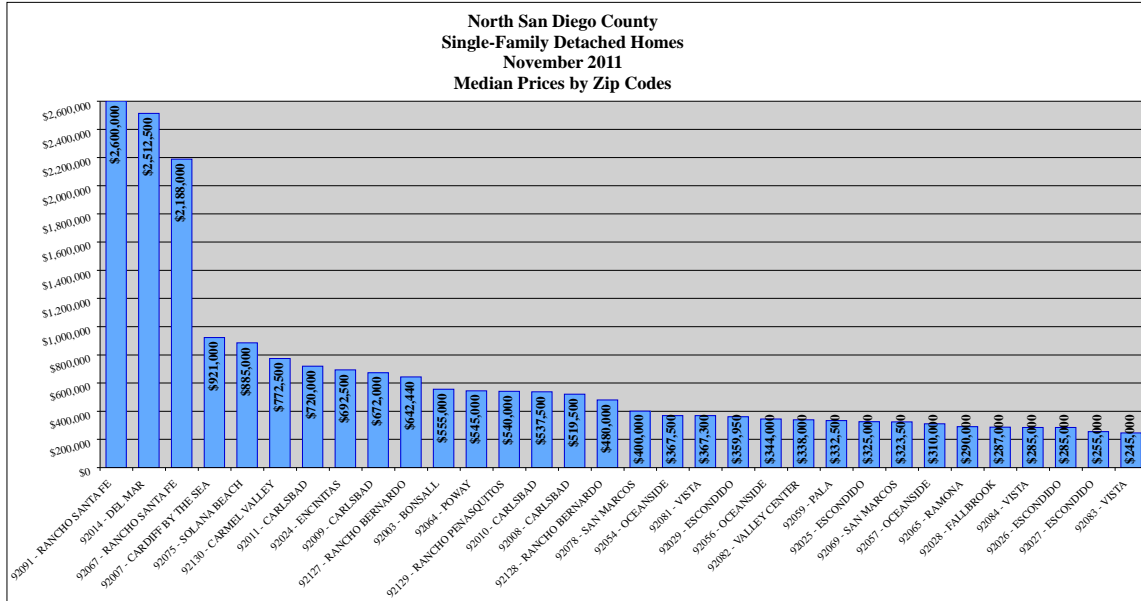
## *Housing Affordability – Single-Family Detached Homes*

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County decreased from \$2,154 in October 2011 (based on a conventional mortgage) to \$2,045 in November 2011. The monthly payment for the median-priced SFD home in Non-North San Diego County decreased to \$1,712 in November 2011 from \$1,764 in October 2011.
- The percent of San Diego County households that could afford the median-priced SFD home in North County rose to 37 percent in November 2011 from 35 percent in October 2011, according to the North San Diego County HomeDex™. The affordability percentage increased to 46 percent in November 2011 from 44 percent in October 2011 across Non-North County zip codes.<sup>3</sup>
- The HomeDex™ affordability percentage was 29 percent in North County and 40 percent in Non-North San Diego County zip codes in November 2010.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – increased to 44 percent in November 2011 from 41 percent in October 2011.



# North San Diego County HomeDex™ November 2011 Summary Report Single-Family Detached Homes

*Single-Family Detached Home Prices and Affordability by North County Zip Codes<sup>4</sup>*



**North San Diego County HomeDex™**  
**November 2011 Summary Report**  
**Single-Family Detached Homes**

<b>North San Diego County Housing Characteristics</b> <b>Single-Family Detached Homes</b> <b>November 2011</b>	
Median Price	\$400,000
Average Price	\$544,535
Median Price per Square Foot	\$204
Lowest-Priced Home Sold	\$100,000
Highest-Priced Home Sold	\$9,225,000
Number Units Sold	671
Total Sales <sup>5</sup>	\$364,293,676
Median Days on Market	65
Median Square Feet	1,999
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,600
Median Age (years) of Homes Sold	23

<b>Month/Year</b>	<b>Median Home Prices</b>		<b>HomeDex™</b> <i>(Percent of San Diego County households affording median-priced home)</i>	
	<b>North San Diego County</b>	<b>Non-North San Diego County</b>	<b>North San Diego County</b>	<b>Non-North San Diego County</b>
November 2010	\$460,000	\$358,000	29%	40%
December 2010	\$438,357	\$347,000	30%	41%
January 2011	\$446,000	\$330,000	30%	43%
February 2011	\$417,500	\$333,250	32%	42%
March 2011	\$450,165	\$340,000	29%	42%
April 2011	\$450,000	\$335,000	29%	42%
May 2011	\$460,000	\$342,250	28%	42%
June 2011	\$450,000	\$333,000	29%	43%
July 2011	\$440,000	\$340,000	31%	43%
August 2011	\$432,918	\$340,000	32%	43%
September 2011	\$435,000	\$325,000	32%	45%
October 2011	\$409,058	\$335,000	35%	44%
November 2011	\$400,000	\$334,750	37%	46%

**North San Diego County HomeDex™**  
**November 2011 Summary Report**  
**Single-Family Detached Homes**

North San Diego County Zip Codes	Nov. 2011 Affordability	Nov. 2010 Affordability	Nov. 2011 Median Price	% Price Chg. From Nov. 2010	Nov. 2011 Sold Listings	Median Days on Market Nov. 2011	Med. Days on Market % Chg. from Oct. 2011
92003 - BONSALL	23%	7%	\$555,000	-44%	5	86	-6%
92007 - CARDIFF	9%	20%	\$921,000	59%	5	119	5%
92008 - CARLSBAD	26%	19%	\$519,500	-13%	10	97	19%
92009 - CARLSBAD	16%	11%	\$672,000	-8%	37	76	-1%
92010 - CARLSBAD	25%	22%	\$537,500	-2%	6	66	245%
92011 - CARLSBAD	13%	13%	\$720,000	3%	13	65	-29%
92014 - DEL MAR	0%	3%	\$2,512,500	66%	4	103	14%
92024 - ENCINITAS	14%	12%	\$692,500	-2%	22	66	2%
92025 - ESCONDIDO	48%	49%	\$325,000	8%	21	62	-5%
92026 - ESCONDIDO	54%	51%	\$285,000	0%	39	60	-11%
92027 - ESCONDIDO	58%	53%	\$255,000	-8%	40	44	-46%
92028 - FALLBROOK	53%	46%	\$287,000	-10%	36	82	20%
92029 - ESCONDIDO	42%	26%	\$359,950	-26%	12	93	0%
92054 - OCEANSIDE	41%	43%	\$367,500	9%	24	68	-16%
92056 - OCEANSIDE	45%	44%	\$344,000	4%	37	49	2%
92057 - OCEANSIDE	50%	46%	\$310,000	-4%	46	76	-2%
92058 - OCEANSIDE	52%	-	\$297,000	-	12	51	-
92059 - PALA	46%	-	\$332,500	-	2	298	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	24%	25%	\$545,000	8%	31	60	-3%
92065 - RAMONA	53%	45%	\$290,000	-11%	26	93	101%
92067 - RANCHO SANTA FE	2%	2%	\$2,188,000	-4%	11	62	-47%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	48%	44%	\$323,500	-2%	29	49	63%
92075 - SOLANA BEACH	9%	6%	\$885,000	-17%	11	90	102%
92078 - SAN MARCOS	37%	26%	\$400,000	-17%	33	76	23%
92081 - VISTA	41%	41%	\$367,300	5%	13	70	-3%
92082 - VALLEY CENTER	46%	43%	\$338,000	-1%	15	109	581%
92083 - VISTA	60%	52%	\$245,000	-13%	12	34	-23%
92084 - VISTA	54%	34%	\$285,000	-31%	35	51	-14%
92091 - RANCHO SANTA FE	0%	3%	\$2,600,000	42%	1	260	103%
92127 - RANCHO BERNARDO	18%	13%	\$642,440	-6%	28	92	45%
92128 - RANCHO BERNARDO	29%	26%	\$480,000	-2%	27	84	47%
92129 - RANCHO PENASQUITOS	24%	21%	\$540,000	-6%	14	36	-39%
92130 - CARMEL VALLEY	11%	8%	\$772,500	-17%	26	47	-23%

# North San Diego County HomeDex™ November 2011 Summary Report Single-Family Detached Homes

---

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

<sup>2</sup> 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.

<sup>3</sup> 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 November 2011 required an annual income of \$81,819 for the median-priced SFD home – an amount earned by 37 percent of San Diego County households.

<sup>4</sup> 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.

<sup>5</sup> Total SFD sales in North County were \$320,197,671 in October 2011 and \$346,814,023 in November 2010.

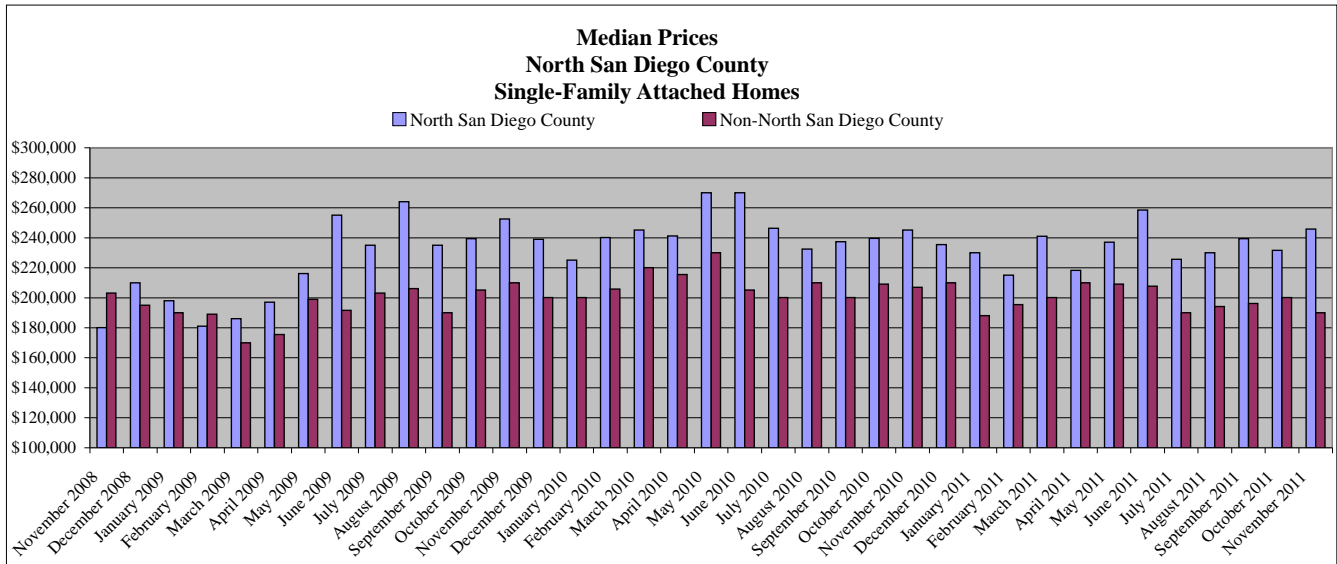
# North San Diego County HomeDex™

## November 2011 Summary Report

### Single-Family Attached Homes

#### Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home jumped 6.16 percent to \$245,750 in November 2011 from \$231,500 in October 2011. Non-North San Diego County SFA home median price dropped 5.05 percent to \$189,900 in November 2011 from \$200,000 in October 2011.<sup>1</sup>
- North San Diego County SFA median price remained steady year-over with a 0.31 percent increase from \$245,000 in November 2010, following a year-over decrease last month. Non-North County SFA median price fell 8.26 percent year-over compared to \$207,000 in November 2010, making 10 months of year-over price decreases this year.
- County-wide SFA home median price fell by 2.38 percent to \$205,000 in November 2011 from \$210,000 in October 2011. Year-over county median price dropped 5.96 percent from November 2010, the tenth month of year-over declines.
- The median number of days-on-market for North County SFA homes sold increased from 61 days in October 2011 to 72 days in November 2011. The average number of days-on-market increased from 88 days in October 2011 to 95 days in November 2011.<sup>2</sup>

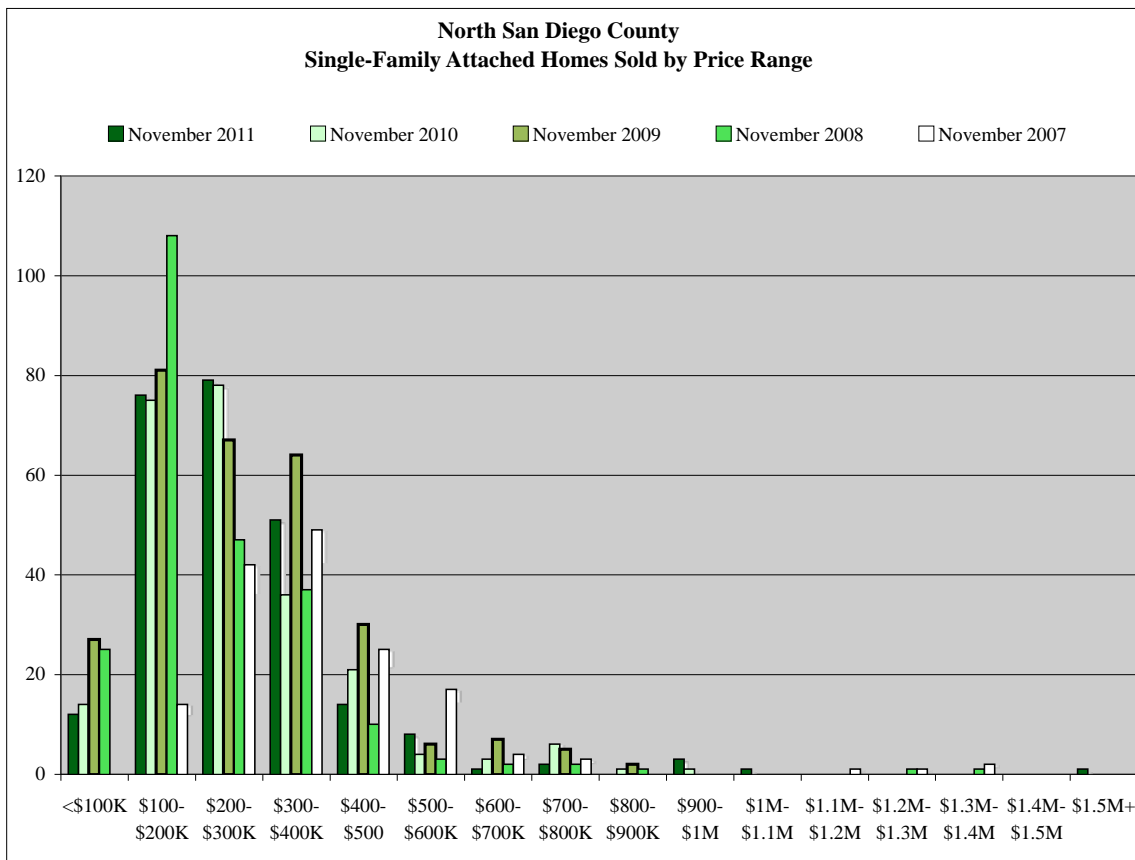


# North San Diego County HomeDex™

## November 2011 Summary Report

### Single-Family Attached Homes

- The number of sold SFA units rose 4.2 percent from October 2011 to November 2011. The number of sold SFA units in Non-North County zip codes increased slightly by 0.84 percent from October 2011 to November 2011.
- Year-over SFA sales increased 3.77 percent compared to November 2010 in North County, countering a 15-month trend of year-over declining sales. Non-North County year-over sold units also increased, by three percent, from November 2010.
- SFA listings (active and contingent) in North San Diego County decreased 7.64 percent in November 2011 from October 2011; active listings fell 17.52 percent year-over from November 2010. San Diego County SFA listings (active and contingent) decreased 7.09 percent from October 2011 to November 2011 and decreased 26.64 percent year-over from November 2010.



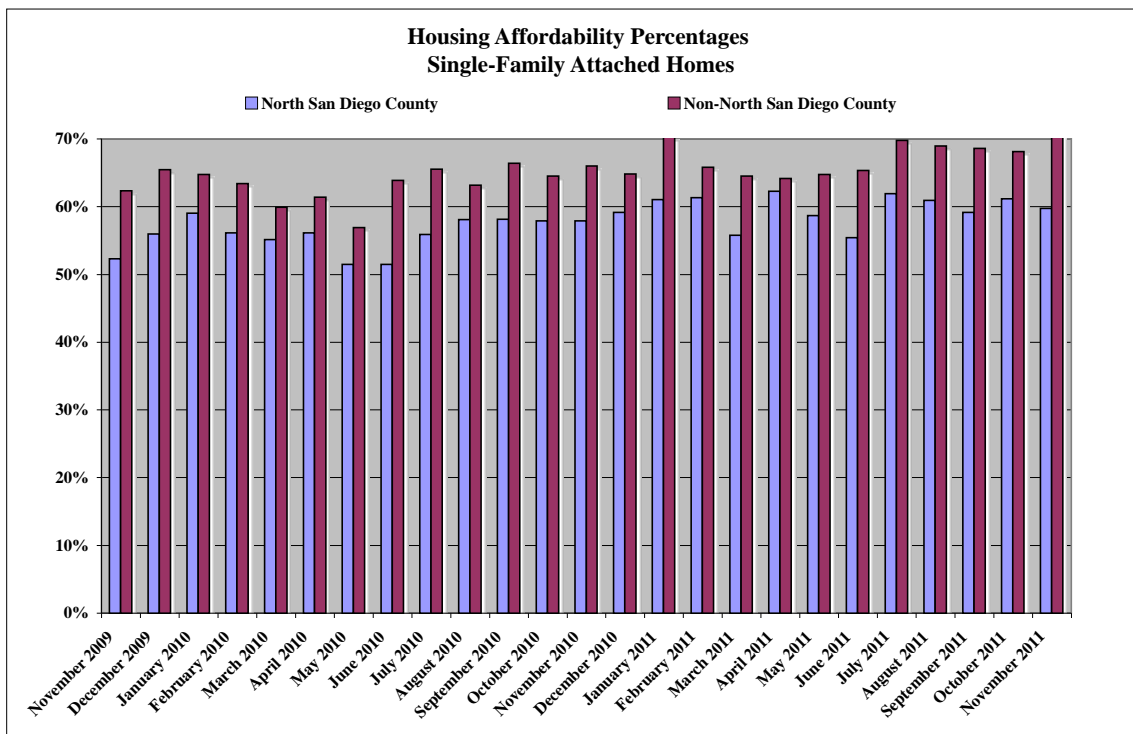
# North San Diego County HomeDex™

## November 2011 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 increased from \$1,219 in October 2011 to \$1,257 in November 2011. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes fell from \$1,053 in October 2011 to \$971 in November 2011.
- The percent of San Diego County households able to afford the median-priced SFA home in North County declined from 61 percent in October 2011 to 60 percent in November 2011.<sup>3</sup> The single-family attached home affordability level for Non-North San Diego County zip codes jumped to 72 percent in November 2011 from 68 percent in October 2011.
- In November 2010, 58 percent of county households could afford the median-priced SFA home in North San Diego County and 66 percent in Non-North County zip codes.



Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.  
 Department of Economics California State University, San Marcos. Inquiries may be directed to Robert Brown  
[rbrown@csusm.edu](mailto:rbrown@csusm.edu); 760-750-4196 or Lynn Sullivan, NSDCAR Communications Director: [lynn@nsdcar.com](mailto: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™**  
**November 2011 Summary Report**  
**Single-Family Attached Homes**

<b>North San Diego County Housing Characteristics Single-Family Attached Homes November 2011</b>	
Median Price	\$245,750
Average Price	\$275,527
Median Price per Square Foot	\$197
Lowest-Priced Home Sold	\$70,100
Highest-Priced Home Sold	\$1,550,000
Number Units Sold	248
Total Sales <sup>4</sup>	\$68,330,817
Median Days on Market	72
Median Square Feet	1,210
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	25

<b>Month/Year</b>	<b>SFA Median Home Prices</b>		<b>HomeDex Single-Family Attached Homes</b>	
	<b>North San Diego County</b>	<b>Non-North San Diego County</b>	<b>North San Diego County</b>	<b>Non-North San Diego County</b>
November 2010	\$245,000	\$207,000	58%	66%
December 2010	\$235,500	\$210,000	59%	65%
January 2011	\$229,950	\$188,000	61%	70%
February 2011	\$214,950	\$195,350	61%	66%
March 2011	\$241,000	\$200,000	56%	64%
April 2011	\$218,125	\$210,000	62%	64%
May 2011	\$237,000	\$209,000	59%	65%
June 2011	\$258,500	\$207,500	55%	65%
July 2011	\$225,500	\$190,000	62%	70%
August 2011	\$230,000	\$194,000	61%	69%
September 2011	\$239,250	\$196,000	59%	69%
October 2011	\$231,500	\$200,000	61%	68%
November 2011	\$245,750	\$189,900	60%	72%

Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.  
 Department of Economics California State University, San Marcos. Inquiries may be directed to Robert Brown  
[rbrown@csusm.edu](mailto:rbrown@csusm.edu); 760-750-4196 or Lynn Sullivan, NSDCAR Communications Director: [lynn@nsdcar.com](mailto: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™**  
**November 2011 Summary Report**  
**Single-Family Attached Homes**

North San Diego County Zip Codes	Nov. 2011 Affordability	Nov. 2010 Affordability	Nov. 2011 Median Price	% Price Chg. From Nov. 2010	Nov. 2011 Sold Listings	Median Days on Market Nov. 2011	Med. Days on Market % Chg. from Oct. 2011
92003 - BONSBALL	-	-	-	-	0	-	-
92007 - CARDIFF	33%	17%	\$445,000	-28%	4	26	-79%
92008 - CARLSBAD	48%	33%	\$325,000	-23%	3	94	27%
92009 - CARLSBAD	56%	50%	\$267,444	-9%	25	87	-12%
92010 - CARLSBAD	51%	53%	\$300,000	9%	5	77	51%
92011 - CARLSBAD	39%	31%	\$387,500	-12%	4	86	-47%
92014 - DEL MAR	60%	34%	\$242,500	-41%	6	81	108%
92024 - ENCINITAS	39%	33%	\$388,000	-7%	18	68	53%
92025 - ESCONDIDO	79%	75%	\$155,000	-6%	3	166	69%
92026 - ESCONDIDO	87%	85%	\$106,250	-3%	6	52	11%
92027 - ESCONDIDO	88%	84%	\$102,550	-11%	6	156	311%
92028 - FALLBROOK	-	67%	-	-	0	-	-
92029 - ESCONDIDO	81%	-	\$139,100	-	2	66	-61%
92054 - OCEANSIDE	53%	48%	\$290,000	-6%	13	89	93%
92056 - OCEANSIDE	70%	59%	\$200,000	-16%	17	79	295%
92057 - OCEANSIDE	80%	79%	\$148,000	4%	23	46	-38%
92058 - OCEANSIDE	84%	-	\$128,500	-	6	90	-
92059 - PALA	35%	-	\$420,000	-	1	225	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	58%	63%	\$255,000	15%	5	85	-42%
92065 - RAMONA	73%	76%	\$184,500	16%	2	111	-22%
92067 - RANCHO SANTA FE	-	12%	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	77%	78%	\$165,000	10%	3	10	-88%
92075 - SOLANA BEACH	24%	50%	\$540,000	84%	3	92	109%
92078 - SAN MARCOS	59%	54%	\$250,000	-8%	17	98	65%
92081 - VISTA	70%	73%	\$198,500	13%	2	115	48%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	79%	75%	\$150,000	-10%	5	106	18%
92084 - VISTA	77%	75%	\$166,000	2%	2	30	-86%
92091 - RANCHO SANTA FE	22%	19%	\$580,000	-3%	1	69	-
92127 - RANCHO BERNARDO	69%	61%	\$201,000	-13%	10	100	89%
92128 - RANCHO BERNARDO	60%	56%	\$243,320	-6%	32	65	5%
92129 - RANCHO PENASQUITOS	70%	70%	\$195,500	3%	15	63	62%
92130 - CARMEL VALLEY	43%	40%	\$355,000	-1%	15	53	-9%

# North San Diego County HomeDex™ November 2011 Summary Report Single-Family Attached Homes

---

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

<sup>2</sup> 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.

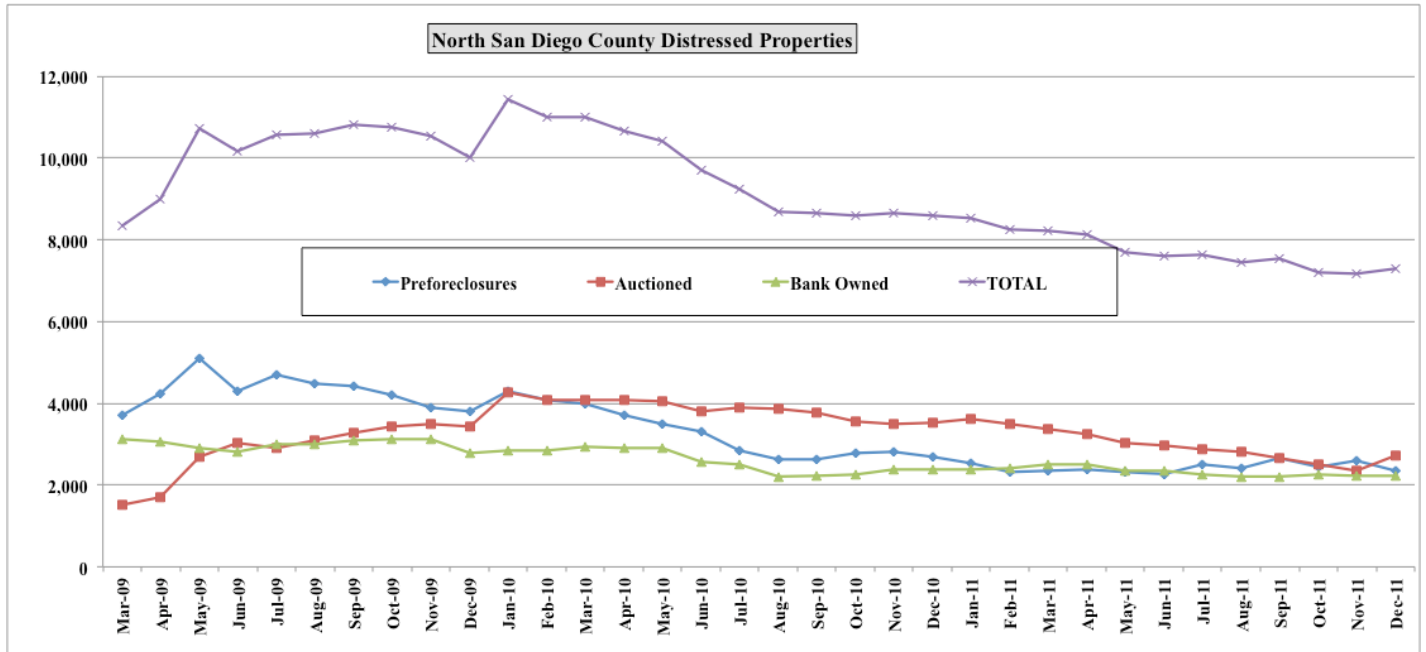
<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during November 2011 required an annual income of \$50,267 for the median-priced SFA home – an amount earned by 60 percent of San Diego County households.

<sup>4</sup> October 2011 total SFA sales were \$60,147,016 and November 2010 total SFA sales were \$65,524,875 for North San Diego County.

**North San Diego County HomeDex™**  
**Foreclosure Activity Report – Ending November 2011**

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties <sup>1</sup> ending November 2011	% Chg. from Pre-Foreclosures ending October 2011	Number of Bank-Owned ending November 2011	% Chg. from Bank-Owned ending October 2011
92003 - BONSALL	19	-9.52%	23	-17.86%
92007 - CARDIFF	14	7.69%	11	-8.33%
92008 - CARLSBAD	47	-2.08%	53	1.92%
92009 - CARLSBAD	121	-6.92%	94	0.00%
92010 - CARLSBAD	37	-9.76%	31	14.81%
92011 - CARLSBAD	36	0.00%	26	13.04%
92014 - DEL MAR	26	0.00%	15	0.00%
92024 - ENCINITAS	82	-4.65%	56	3.70%
92025 - ESCONDIDO	83	-11.70%	104	1.96%
92026 - ESCONDIDO	135	-11.18%	123	1.65%
92027 - ESCONDIDO	138	-14.81%	116	-0.85%
92028 - FALLBROOK	134	8.06%	153	3.38%
92029 - ESCONDIDO	41	-21.15%	34	-5.56%
92054 - OCEANSIDE	80	0.00%	100	-0.99%
92056 - OCEANSIDE	126	-15.44%	106	12.77%
92057 - OCEANSIDE	179	-0.56%	116	-7.20%
92059 - PALA	0	-	4	-33.33%
92061 - PAUMA VALLEY	6	-14.29%	6	0.00%
92064 - POWAY	-	-100.00%	56	-1.75%
92065 - RAMONA	99	-8.33%	130	4.00%
92067 - RANCHO SANTA FE	12	-29.41%	26	85.71%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	119	4.39%	108	2.86%
92075 - SOLANA BEACH	18	-10.00%	19	5.56%
92078 - SAN MARCOS	123	-8.21%	64	-5.88%
92081 - VISTA	53	-10.17%	52	10.64%
92082 - VALLEY CENTER	67	-9.46%	126	-7.35%
92083 - VISTA	57	-9.52%	94	1.08%
92084 - VISTA	112	-2.61%	98	-5.77%
92091 - RANCHO SANTA FE	3	0.00%	2	-33.33%
92127 - RANCHO BERNARDO	106	-7.02%	130	5.69%
92128 - RANCHO BERNARDO	106	0.95%	57	-10.94%
92129 - RANCHO PENASQUITOS	88	-5.38%	51	-8.93%
92130 - CARMEL VALLEY	75	0.00%	50	4.17%
<b>TOTALS</b>	<b>2,342</b>	<b>-9.61%</b>	<b>2,234</b>	<b>0.54%</b>

# North San Diego County HomeDex™ Foreclosure Activity Report – Ending November 2011



<sup>1</sup> 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.



**Vista Administrative Offices &  
Service Center**

906 Sycamore Ave., Suite 104  
Vista, CA 92081  
Phone: (760) 734-3971  
Fax: (760) 734-3976

**Escondido Service Center**

1802 S. Escondido Blvd., Suite E  
Escondido, CA 92025  
Phone: (760) 745-2299  
Fax: (760) 745-3842

**Carsbad Service Center**

6183 Paseo Del Norte, Ste. 150  
Carlsbad, CA 92009  
Phone: (760) 929-2100  
Fax: (760) 929-2115

**Carmel Valley Service Center**

12250 El Camino Real, Suite 118  
San Diego, CA 92130  
Phone: (858) 350-1600  
Fax: (858) 350-0380

**Fallbrook Service Center**

126 West Beech  
Fallbrook, CA 92028  
Phone: (760) 728-5811  
Fax: (760) 728-0646

**“Increasing the Success and Profitability of Those We Serve”**