

North San Diego County
HomeDex™

North County
September 2011 REPORT
August 2011 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

September 2011 Data

1. The median price for all North County home sales – attached and detached – decreased to \$365,000 in August 2011 from 378,900 in July 2011.
 - a. Detached homes in North County declined 1.61 percent from \$440,000 in July 2011 to \$432,918 in August 2011; Year-over median SFD price in North San Diego County decreased 5.89 percent year-over from \$460,000 in August 2010.
 - i. Detached home prices OUTSIDE North County remained constant at \$340,000 in August 2011. Year-over median price decreased 2.86 percent from \$350,000 in August 2010, continuing a nine month trend of falling year-over prices.
 - iii. The countywide median SFD price declined two percent to \$367,500 in August 2011 from \$375,000 in July 2011. Median price has declined in five of the last seven months.
 - b. Attached home prices in North County increased two percent from \$225,500 in July 2011 to 230,000 in August 2011.
 - i. Non-North County attached home prices increased 2.11 percent from \$190,000 in July 2011 to \$194,000 in August 2011.
 - c. The number of North San Diego SFD listings (active and contingent) decreased 3.3 percent from July 2011 to August 2011.

The number of sold North San Diego County SFD units increased slightly by 0.78 percent from July 2011 to August 2011. The number of sold units increased 7.2 percent year-over compared to August 2010.

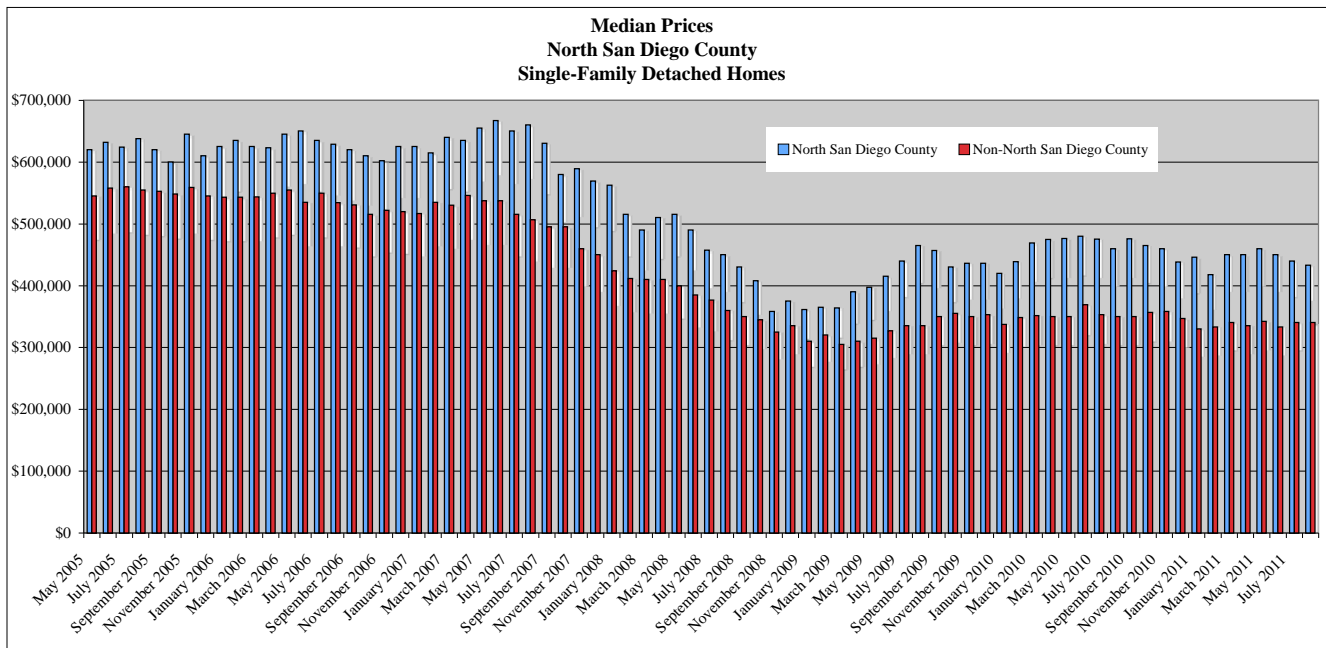
 - i. Median days-on-market for single-family detached homes sold in North County decreased to 55 days in August 2011 compared to 57 days in July 2011.

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North San Diego County HomeDex™ August 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 from \$378,900 in July 2011 to \$365,000 in August 2011.¹
- The median-priced single-family detached (SFD) home in North San Diego County decreased 1.61 percent to \$432,918 in August 2011 from \$440,000 in July 2011, the fourth monthly decrease in five months. Year-over median SFD price in North San Diego County decreased 5.89 percent year-over from \$460,000 in August 2010 –year-over prices have fallen for the past seven months.
- The SFD median price in Non-North County zip codes was constant at \$340,000 in August 2011; however, year-over median price fell 2.86 percent from \$350,000 in August 2010, continuing a nine-month trend of falling year-over prices.
- County median SFD price declined two percent to \$367,500 in August 2011 from \$375,000 in July 2011; median price has declined in five of the last seven months. County median SFD price decreased 4.55 percent year-over from August 2010, a seven-month trend of year-over price declines this year.

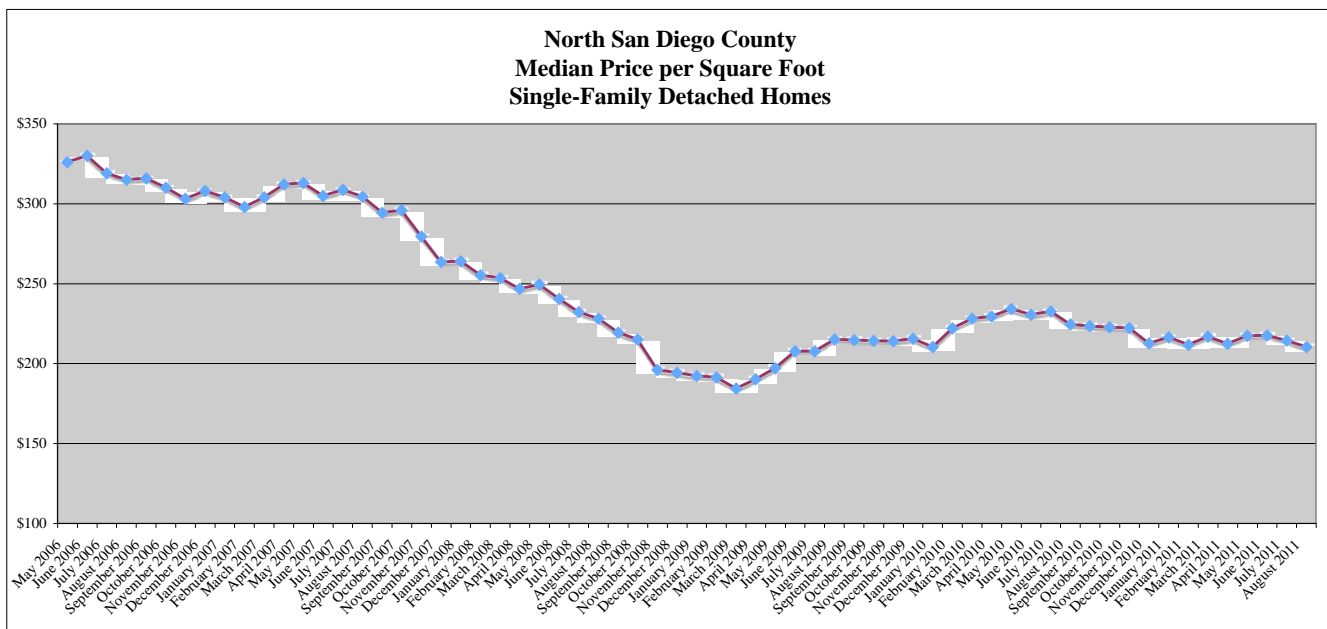


North San Diego County HomeDex™

August 2011 Summary Report

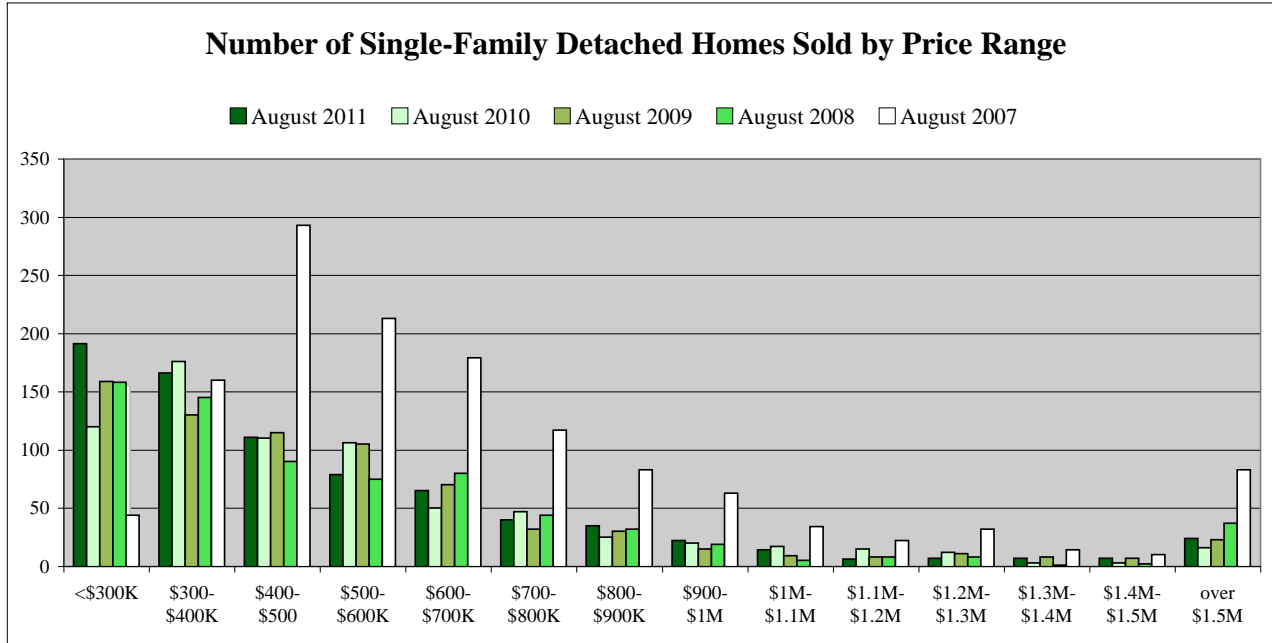
Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes sold decreased from 57 in July 2011 to 55 days in August 2011; the average number of days-on-market increased from 80 days in July 2011 to 82 days in August 2011.²
- The SFD median price-per-square foot decreased from \$214 in July 2011 to \$210 in August 2011, with a 6.31 percent year-over decline from August 2010. Year-over median price-per-square foot has declined in eight of the nine last months.



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

- SFD listings (active and contingent) in North San Diego County decreased 3.33 percent from July 2011 to August 2011, a second consecutive monthly decline in active listings; active listings decreased 2.39 percent year-over from August 2010.
- SFD listings (active and contingent) across San Diego County decreased by 3.7 percent in August 2011 from July 2011, and decreased 5.49 percent year-over from August 2010.
- The number of sold North San Diego County SFD units increased slightly by 0.78 percent from July 2011 to August 2011; the number of sold units increased 7.2 percent year-over from August 2010.
- SFD total sales volume increased 6.75 percent year-over from August 2010; year-over total sales volume has increased in three of the last four months.

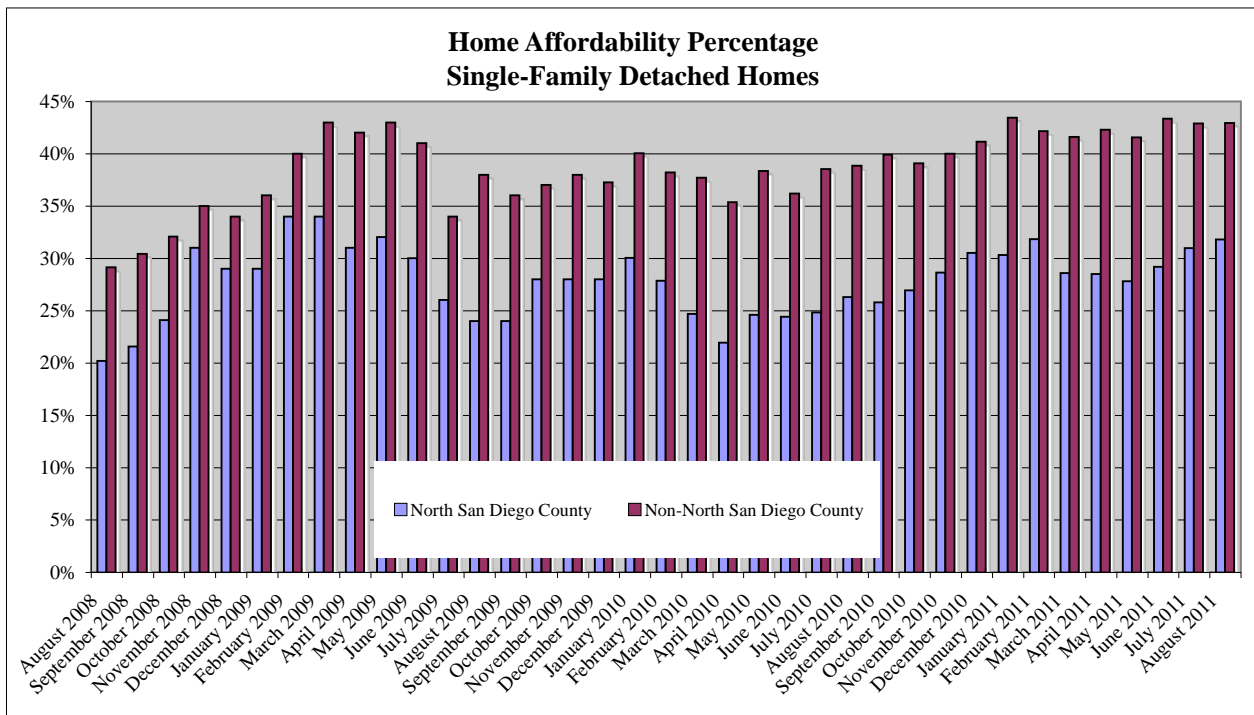


Housing Affordability – Single-Family Detached Homes

Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.
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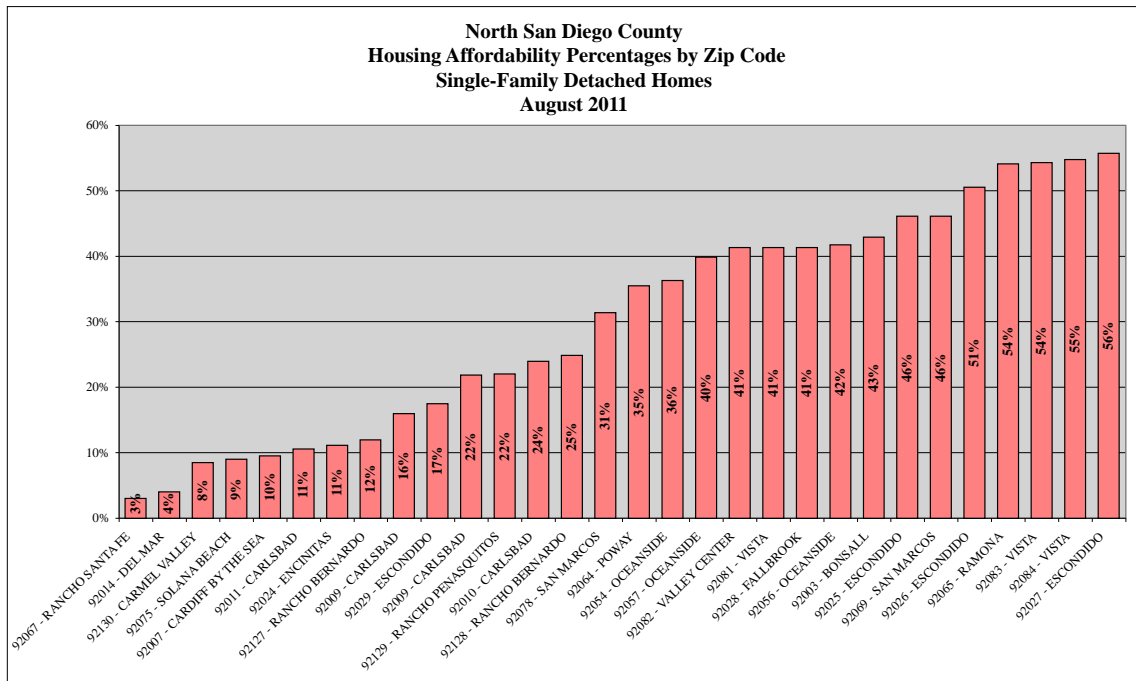
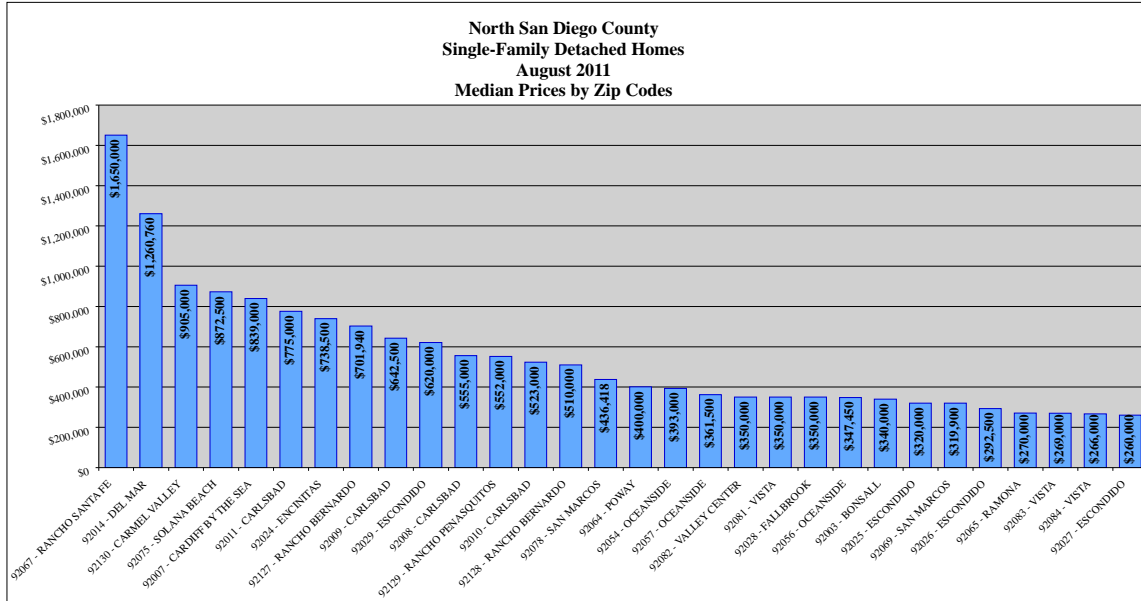
North San Diego County HomeDex™ August 2011 Summary Report Single-Family Detached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County decreased to \$2,294 in August 2011 (based on a conventional mortgage) from \$2,327 in July 2011. The monthly payment for the median-priced SFD home in Non-North San Diego County increased from \$1,798 in July 2011 to \$1,802 in August 2011.
- The percent of San Diego County households that could afford the median-priced SFD home in North County increased to 32 percent in August 2011 from 31 percent in July 2011, according to the North San Diego County HomeDex™. The affordability percentage remained at 43 percent in Non-North County Zip Codes.³
- In August 2010, the HomeDex™ affordability percentage was 26 percent in North County and 39 percent in non-North San Diego County ZIP codes.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – rose from 38 percent in July 2011 to 39 percent in August 2011.



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

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



North San Diego County Housing Characteristics

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 imply statistical significance.

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

Single-Family Detached Homes	
August 2011	
Median Price	\$432,918
Average Price	\$556,266
Median Price per Square Foot	\$210
Lowest-Priced Home Sold	\$82,511
Highest-Priced Home Sold	\$5,750,000
Number Units Sold	774
Total Sales ⁵	\$430,549,660
Median Days on Market	55
Median Square Feet	2,037
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,583
Median Age (years) of Homes Sold	23

Month/Year	<i>Median Home Prices</i>		<i>HomeDex™</i> <i>(Percent of San Diego County households affording median-priced home)</i>	
	North San Diego County	Non-North San Diego County	North San Diego County	Non-North San Diego County
August 2010	\$460,000	\$350,000	26%	39%
September 2010	\$475,900	\$350,000	26%	40%
October 2010	\$465,000	\$356,750	27%	39%
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%

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

North San Diego County Zip Codes	August 2011 Affordability	August 2010 Affordability	August 2011 Median Price	% Price Chg. From August 2010	August 2011 Sold Listings	Median Days on Market August 2011	Med. Days on Market % Chg. from July 2011
92003 - BONSBALL	43%	-	\$340,000	-	1	22	-
92007 - CARDIFF	10%	10%	\$839,000	14%	7	32	-48%
92008 - CARLSBAD	22%	17%	\$555,000	-8%	19	39	200%
92009 - CARLSBAD	16%	9%	\$642,500	-20%	48	68	12%
92010 - CARLSBAD	24%	18%	\$523,000	-9%	15	64	-29%
92011 - CARLSBAD	11%	10%	\$775,000	5%	11	19	-54%
92014 - DEL MAR	4%	5%	\$1,260,760	15%	12	88	-4%
92024 - ENCINITAS	11%	10%	\$738,500	-5%	34	55	76%
92025 - ESCONDIDO	46%	36%	\$320,000	-16%	26	57	-2%
92026 - ESCONDIDO	51%	36%	\$292,500	-23%	44	69	25%
92027 - ESCONDIDO	56%	46%	\$260,000	-15%	51	66	67%
92028 - FALLBROOK	41%	41%	\$350,000	3%	29	74	2%
92029 - ESCONDIDO	17%	28%	\$620,000	40%	11	61	-35%
92054 - OCEANSIDE	36%	41%	\$393,000	18%	10	38	-30%
92056 - OCEANSIDE	42%	39%	\$347,450	-1%	32	38	-17%
92057 - OCEANSIDE	40%	39%	\$361,500	3%	41	66	-30%
92058 - OCEANSIDE	46%	-	\$322,450	-	10	41	-
92059 - PALA	-	49%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	35%	24%	\$400,000	-18%	39	59	20%
92065 - RAMONA	54%	39%	\$270,000	-23%	36	48	-45%
92067 - RANCHO SANTA FE	3%	2%	\$1,650,000	-15%	11	163	92%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	46%	36%	\$319,900	-15%	29	27	-18%
92075 - SOLANA BEACH	9%	6%	\$872,500	-15%	6	56	122%
92078 - SAN MARCOS	31%	25%	\$436,418	-8%	38	68	61%
92081 - VISTA	41%	34%	\$350,000	-10%	17	42	17%
92082 - VALLEY CENTER	41%	32%	\$350,000	-15%	21	88	-7%
92083 - VISTA	54%	52%	\$269,000	0%	19	32	-66%
92084 - VISTA	55%	48%	\$266,000	-10%	27	43	-29%
92091 - RANCHO SANTA FE	-	-	-	-	0	-	-
92127 - RANCHO BERNARDO	12%	11%	\$701,940	-1%	32	42	11%
92128 - RANCHO BERNARDO	25%	22%	\$510,000	-3%	43	40	-5%
92129 - RANCHO PENASQUITOS	22%	20%	\$552,000	-1%	24	34	0%
92130 - CARMEL VALLEY	8%	8%	\$905,000	-1%	41	62	-21%

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

¹The 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 August 2011 required an annual income of \$91,763 for the median-priced SFD home – an amount earned by 32 percent of San Diego County households.

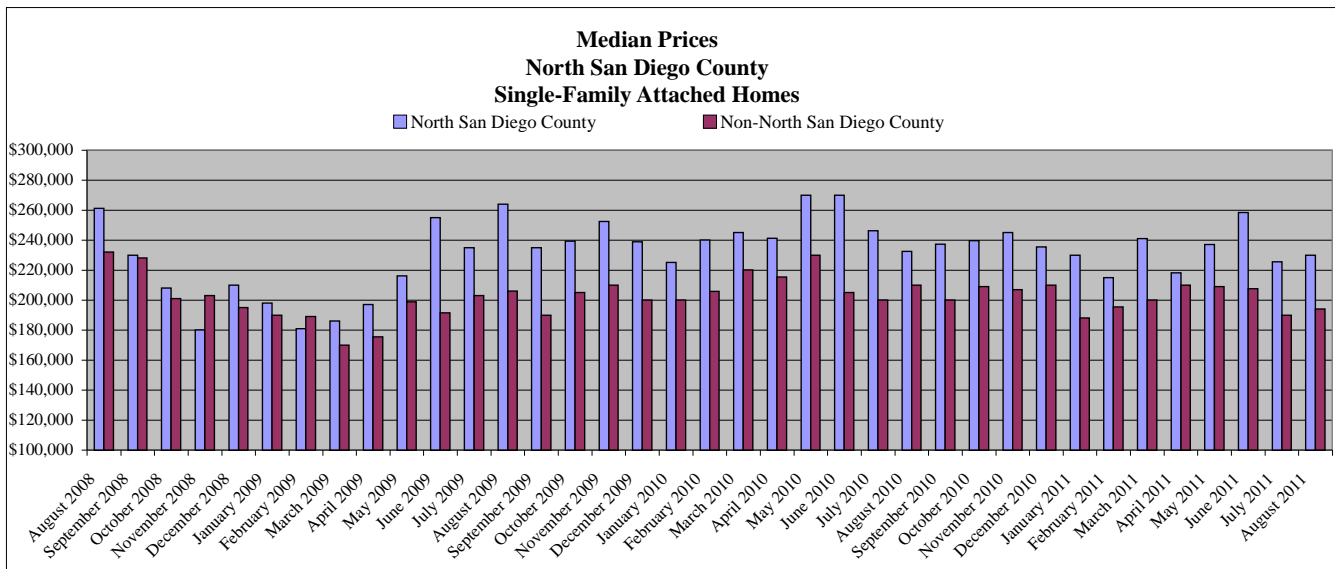
⁴ Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

⁵ Total SFD sales in North County were \$435,061,115 in July 2011 and \$390,318,131 in August 2010.

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

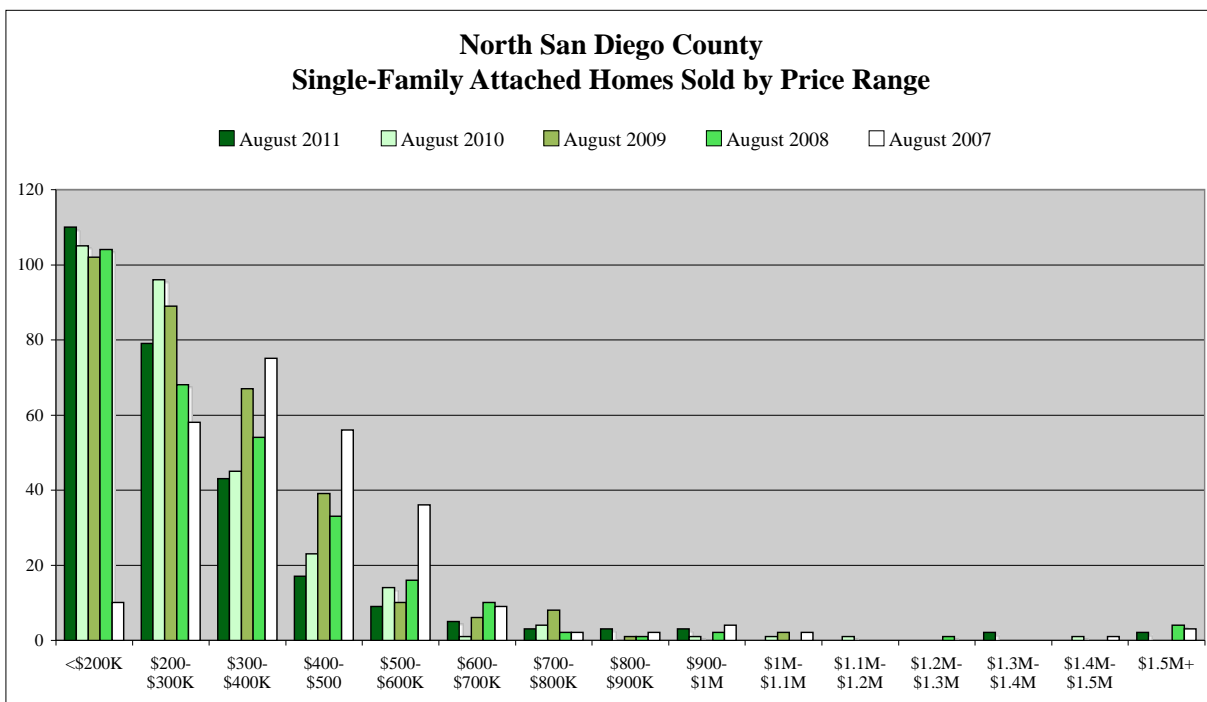
Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home increased two percent from \$225,500 in July 2011 to \$230,000 in August 2011. The Non-North San Diego County SFA home median price increased 2.11 percent from \$190,000 in July 2011 to \$194,000 in August 2011.¹
- North San Diego County SFA median price fell 1.08 percent year-over from \$232,500 in August 2010; this makes a seven-month trend of year-over SFA prices declines. Non-North County SFA median price decreased 7.62 percent year-over from \$210,000 in August 2010 – Non-North County SFA prices have fallen year-over during seven of the last eight months.
- County-wide SFA home median price fell just slightly (0.24 percent) from \$205,500 in July 2011 to \$205,000 in August 2011. Year-over county median price decreased 6.82 from August 2010, the seventh month of year-over declines this year.
- The median number of days-on-market for North County SFA homes sold fell to 56 days in August 2011 from 59 days in July 2011. The average number of days-on-market decreased to 81 in August 2011 from 87 days in July 2011.²



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

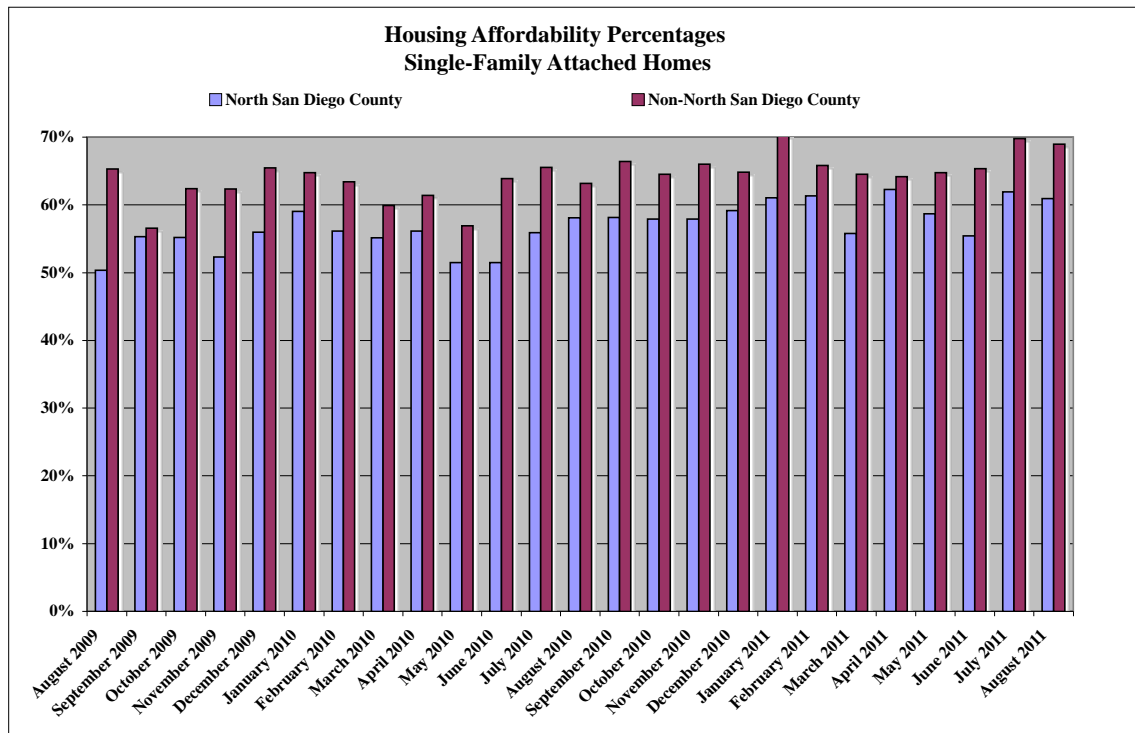
- The number of sold SFA units increased just slightly by 0.73 percent in August 2011 from July 2011. The number of sold SFA units in Non-North County zip codes rose by 14.39 percent in August 2011 from July 2011.
- SFA sales fell 5.8 percent year-over from August 2010 in North County, making a 13-month general trend of year-over price decreases. In Non-North County, year-over sold units increased 12.14 percent compared to August 2010 following three months of percent declines.
- SFA listings (active and contingent) in North San Diego County decreased 2.64 percent from July 2011 to August 2011; active listings declined 12.32 percent year-over from August 2010. San Diego County SFA listings (active and contingent) decreased 3.17 percent in August 2011 from July 2011, and decreased 17.8 percent compared to August 2010.



North San Diego County HomeDex™ August 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 to \$1,219 in August 2011 from \$1,193 in July 2011. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes increased to \$1,028 in August 2011 from \$1,005 in July 2011.
- The percent of San Diego County households able to afford the median-priced SFA home in North County decreased to 61 percent in August 2011 from 62 percent in July 2011.³ The single-family attached home affordability level for Non-North San Diego County zip codes fell to 69 percent in August 2011 from 70 percent in July 2011.
- 58 percent of county households could afford the median-priced SFA home in North San Diego County in August 2010; 63 percent in Non-North County zip codes.



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

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

North San Diego County Housing Characteristics	
Single-Family Attached Homes	
August 2011	
Median Price	\$230,000
Average Price	\$296,457
Median Price per Square Foot	\$199
Lowest-Priced Home Sold	\$56,000
Highest-Priced Home Sold	\$3,000,000
Number Units Sold	276
Total Sales ⁵	\$81,822,119
Median Days on Market	56
Median Square Feet	1,171
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	25

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
August 2010	\$232,500	\$210,000	58%	63%
September 2010	\$237,300	\$200,000	58%	66%
October 2010	\$239,450	\$209,000	58%	64%
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%

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

North San Diego County Zip Codes	August 2011 Affordability	August 2010 Affordability	August 2011 Median Price	% Price Chg. From August 2010	August 2011 Sold Listings	Median Days on Market August 2011	Med. Days on Market % Chg. from July 2011
92003 - BONSALE	-	82%	-	-	0	-	-
92007 - CARDIFF	41%	36%	\$355,000	-6%	3	13	-71%
92008 - CARLSBAD	24%	37%	\$518,000	42%	5	103	30%
92009 - CARLSBAD	52%	49%	\$280,750	-1%	18	47	-30%
92010 - CARLSBAD	53%	40%	\$279,500	-18%	8	59	234%
92011 - CARLSBAD	37%	42%	\$385,000	16%	7	112	152%
92014 - DEL MAR	10%	14%	\$800,000	24%	3	51	-72%
92024 - ENCINITAS	26%	34%	\$487,500	23%	16	53	-36%
92025 - ESCONDIDO	83%	70%	\$125,000	-31%	5	22	-24%
92026 - ESCONDIDO	86%	81%	\$105,000	-16%	6	21	-63%
92027 - ESCONDIDO	89%	81%	\$89,500	-28%	8	52	86%
92028 - FALLBROOK	-	61%	-	-	0	-	-
92029 - ESCONDIDO	-	77%	-	-	0	-	-
92054 - OCEANSIDE	43%	24%	\$342,000	-31%	9	39	-57%
92056 - OCEANSIDE	70%	61%	\$187,000	-15%	25	73	-4%
92057 - OCEANSIDE	80%	79%	\$140,000	4%	17	55	-27%
92058 - OCEANSIDE	78%	-	\$149,000	-	7	58	-
92059 - PALA	-	45%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	50%	44%	\$297,500	-7%	2	16	-75%
92065 - RAMONA	79%	74%	\$147,900	-8%	3	134	483%
92067 - RANCHO SANTA FE	4%	-	\$1,350,000	-	1	108	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	80%	79%	\$140,000	4%	5	42	-7%
92075 - SOLANA BEACH	15%	16%	\$664,000	9%	6	54	-63%
92078 - SAN MARCOS	58%	52%	\$245,000	-9%	25	32	-60%
92081 - VISTA	73%	65%	\$175,000	-13%	5	49	44%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	76%	67%	\$160,000	-17%	5	41	-48%
92084 - VISTA	74%	70%	\$173,026	-3%	2	112	597%
92091 - RANCHO SANTA FE	17%	-	\$620,000	-	1	247	-
92127 - RANCHO BERNARDO	62%	57%	\$225,000	-5%	19	86	83%
92128 - RANCHO BERNARDO	56%	55%	\$260,000	4%	35	57	4%
92129 - RANCHO PENASQUITOS	74%	62%	\$170,000	-20%	21	97	76%
92130 - CARMEL VALLEY	50%	32%	\$298,000	-27%	16	34	-50%

North San Diego County HomeDex™ August 2011 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 August 2011 required an annual income of \$48,752 for the median-priced SFA home – an amount earned by 61 percent of San Diego County households.

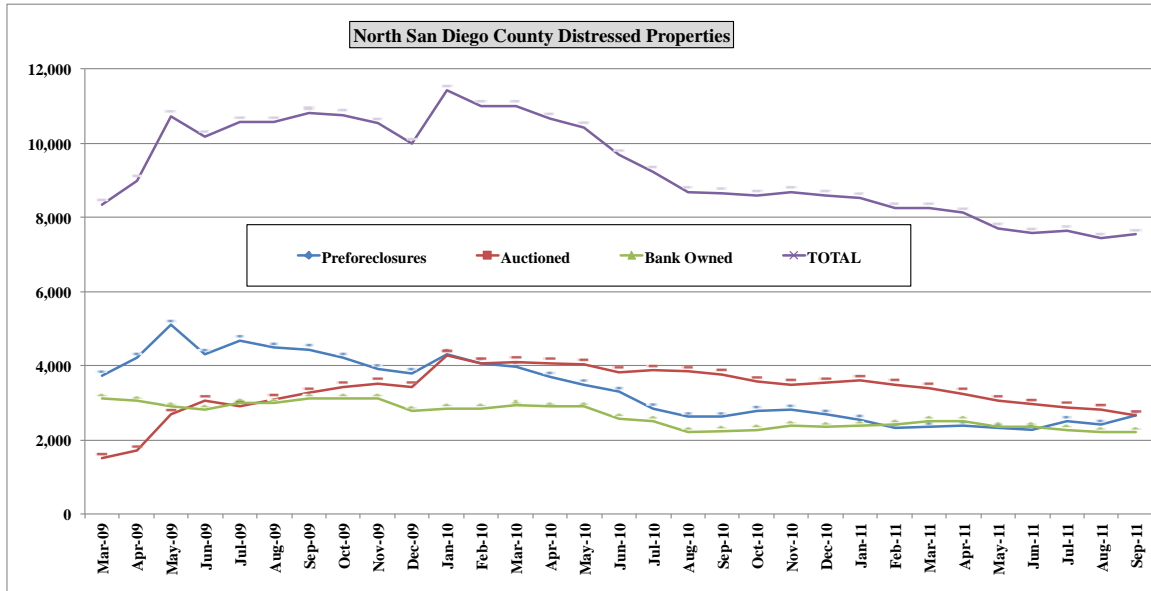
⁴ Monthly median prices and HomeDex™ numbers reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

⁵ July 2011 total SFA sales were \$69,818,397 and in August 2010 were \$77,901,995 for North San Diego County.

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

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties ¹ ending August 2011	% Chg. from Pre-Foreclosures ending July 2011	Number of Bank-Owned ending August 2011	% Chg. from Bank-Owned ending July 2011
92003 - BONSALL	17	-26.09%	28	0.00%
92007 - CARDIFF	12	0.00%	10	25.00%
92008 - CARLSBAD	45	9.76%	51	15.91%
92009 - CARLSBAD	121	14.15%	112	13.13%
92010 - CARLSBAD	35	0.00%	24	0.00%
92011 - CARLSBAD	31	24.00%	19	35.71%
92014 - DEL MAR	28	16.67%	14	-12.50%
92024 - ENCINITAS	79	9.72%	56	7.69%
92025 - ESCONDIDO	96	9.09%	111	5.71%
92026 - ESCONDIDO	140	15.70%	137	9.60%
92027 - ESCONDIDO	189	50.00%	111	-9.76%
92028 - FALLBROOK	156	9.86%	138	2.22%
92029 - ESCONDIDO	45	9.76%	34	-2.86%
92054 - OCEANSIDE	91	0.00%	104	-2.80%
92056 - OCEANSIDE	176	5.39%	98	-3.92%
92057 - OCEANSIDE	171	4.91%	117	4.46%
92059 - PALA	2	0.00%	7	-12.50%
92061 - PAUMA VALLEY	5	25.00%	7	-36.36%
92064 - POWAY	96	-1.03%	59	-7.81%
92065 - RAMONA	126	5.00%	116	-2.52%
92067 - RANCHO SANTA FE	12	-7.69%	9	12.50%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	101	0.00%	106	-5.36%
92075 - SOLANA BEACH	25	25.00%	18	28.57%
92078 - SAN MARCOS	126	8.62%	69	-10.39%
92081 - VISTA	82	5.13%	56	7.69%
92082 - VALLEY CENTER	80	11.11%	131	7.38%
92083 - VISTA	70	2.94%	97	0.00%
92084 - VISTA	118	8.26%	95	2.15%
92091 - RANCHO SANTA FE	5	-16.67%	12	0.00%
92127 - RANCHO BERNARDO	112	15.46%	104	-18.75%
92128 - RANCHO BERNARDO	101	-1.94%	59	0.00%
92129 - RANCHO PENASQUITOS	82	22.39%	47	0.00%
92130 - CARMEL VALLEY	83	18.57%	53	-7.02%
TOTALS	2,658	9.83%	2,209	0.00%

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



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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