

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

North County  
January 2012 REPORT  
**December 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](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.

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# HomeDex™ Key Points

## December 2011 Data

1. The median price for all North County home sales – attached and detached – rose from \$350,000 in November 2011 to 357,250 in December 2011.
  - a. Detached homes in North County increased 3.48 percent to \$413,938 in December 2011 from \$400,000 in November 2011, countering last month's fall.
    - i. Detached home prices OUTSIDE North County fell nearly three percent from \$334,750 in November 2011 to \$325,000 in December 2011. Year-over median price decreased 6.34 percent from \$347,000 in December 2010.
    - iii. The countywide median SFD price increased slightly by 1.41 percent to \$354,950 in December 2011 from \$350,000 in November 2011, countering eight months of price decreases.
  - b. Attached home prices in North County fell 6.61 percent from \$245,750 in November 2011 to 229,500 in December 2011.
    - i. Non-North County attached home prices rose 3.5 percent from \$189,900 in November 2011 compared to \$196,500 in December 2011.
  - c. The number of North San Diego SFD listings (active and contingent) decreased 8.4 percent from November 2011 to December 2011.

The number of sold North San Diego County SFD units jumped 19.82 percent in December 2011 compared to November 2011, and increased 11 percent year-over compared to December 2010. Year-over sales have increased in all but three months of this year, and increased by double-digits in the last two months.

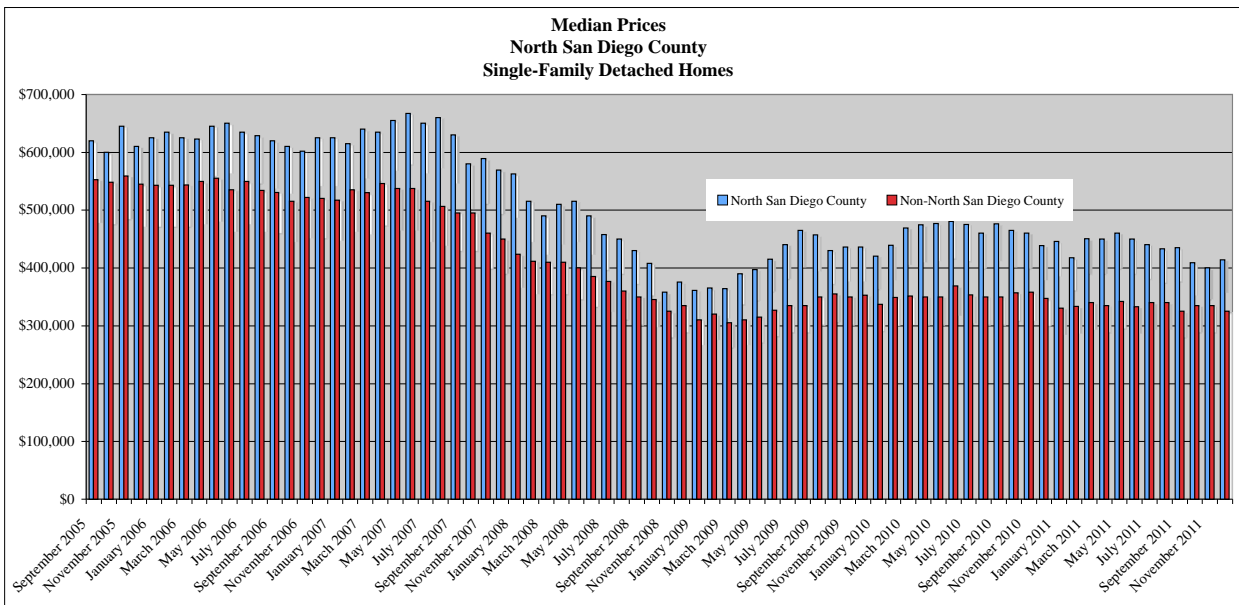
    - i. Median days-on-market for single-family detached homes sold in North County declined from 65 days in November 2011 to 64 days in December 2011.
  - d. The HomeDex affordability percentage for all homes in North San Diego County – attached and detached – decreased from 44 percent in November 2011 to 41 percent in December 2011.

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

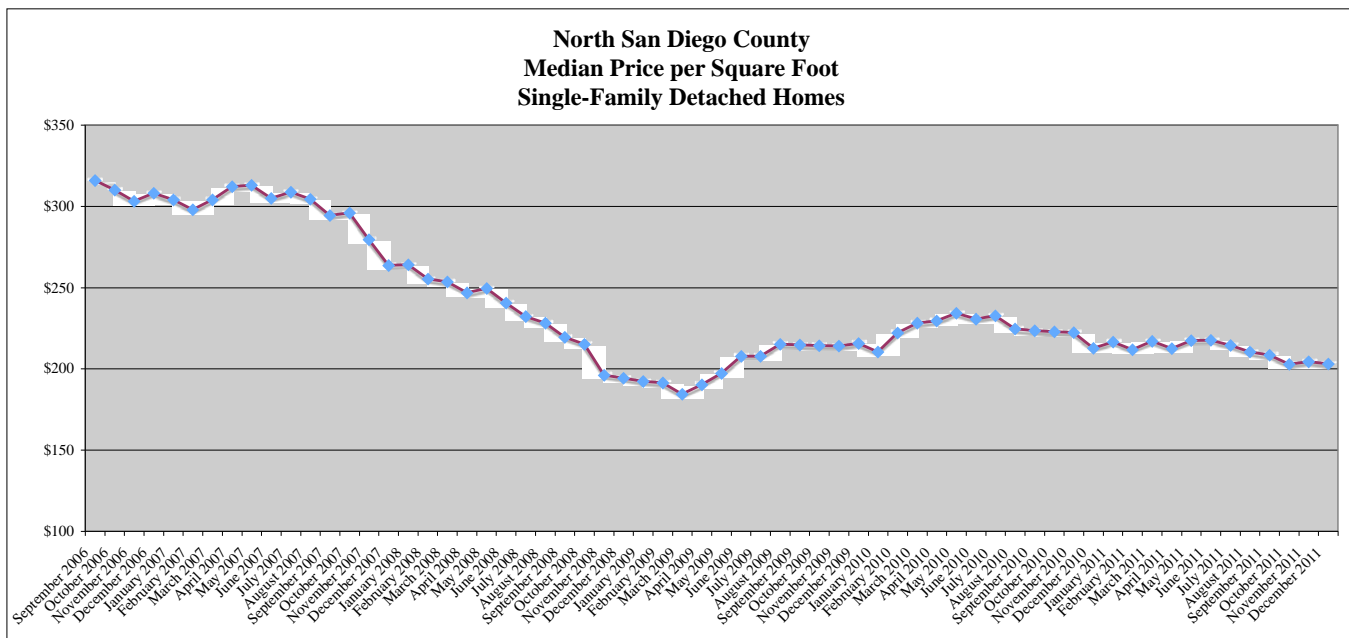
## Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – rose from \$350,000 in November 2011 to \$357,250 in December 2011.<sup>1</sup>
- The median-priced single-family detached (SFD) home in North San Diego County experienced a 3.48 percent increase to \$413,938 in December 2011 from \$400,000 in November 2011, countering last month’s price fall. Year-over median SFD price in North San Diego County decreased 5.57 percent from \$438,357 in December 2010; year-over median price has declined in each month since January 2011, although December’s decline was the smallest in six months.
- The SFD median price in Non-North County zip codes fell almost three percent to \$325,000 in December 2011 from \$334,750 in November 2011. Year-over median price decreased 6.34 percent from \$347,000 in December 2010, continuing a 13-month trend of falling year-over prices.
- County median SFD price increased slightly by 1.41 percent to \$354,950 in December 2011 from \$350,000 in November 2011, countering eight months of price decreases. County median SFD price decreased 5.35 percent year-over, the eleventh month of year-over price declines.



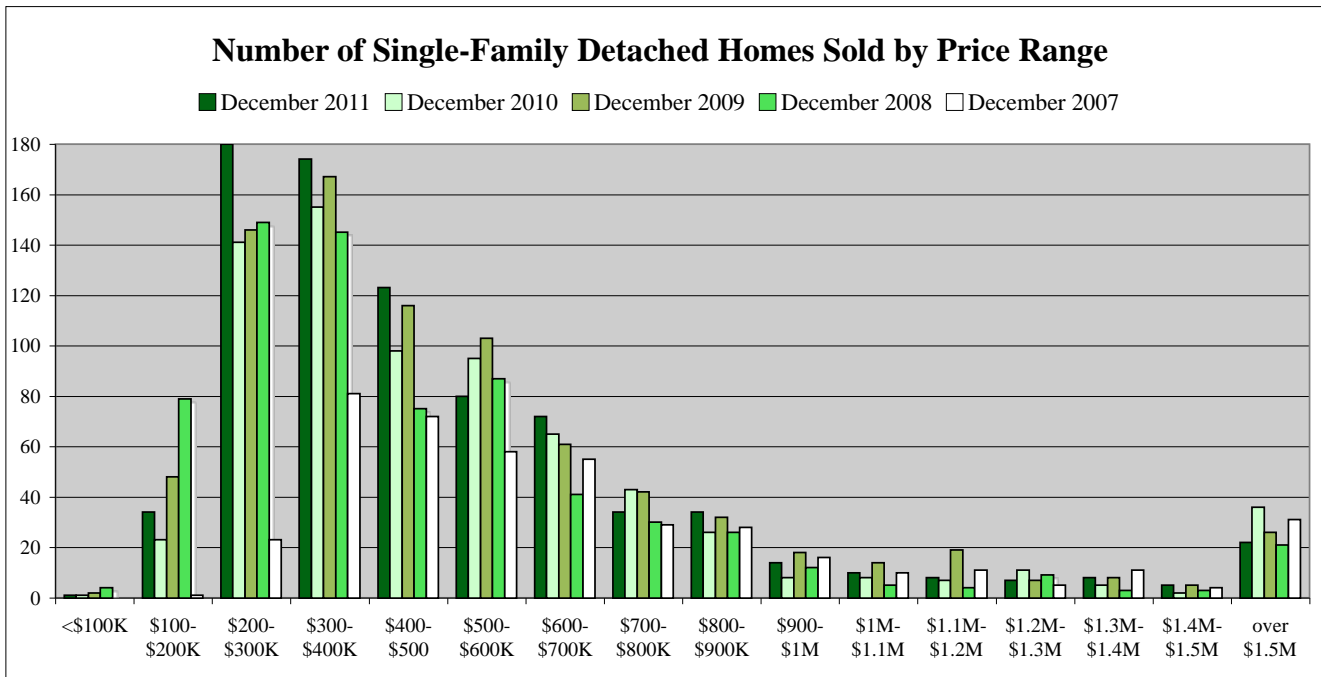
# North San Diego County HomeDex™ December 2011 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes sold declined from 65 in November 2011 to 64 days in December 2011; the average number of days-on-market remained at 88 days in December 2011.<sup>2</sup>
- The SFD median price-per-square foot fell from \$204 in November 2011 back to \$203 in December 2011. There was a 4.5 percent year-over decrease from December 2010, making a one-year trend of year-over declines in price-per-square foot.



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

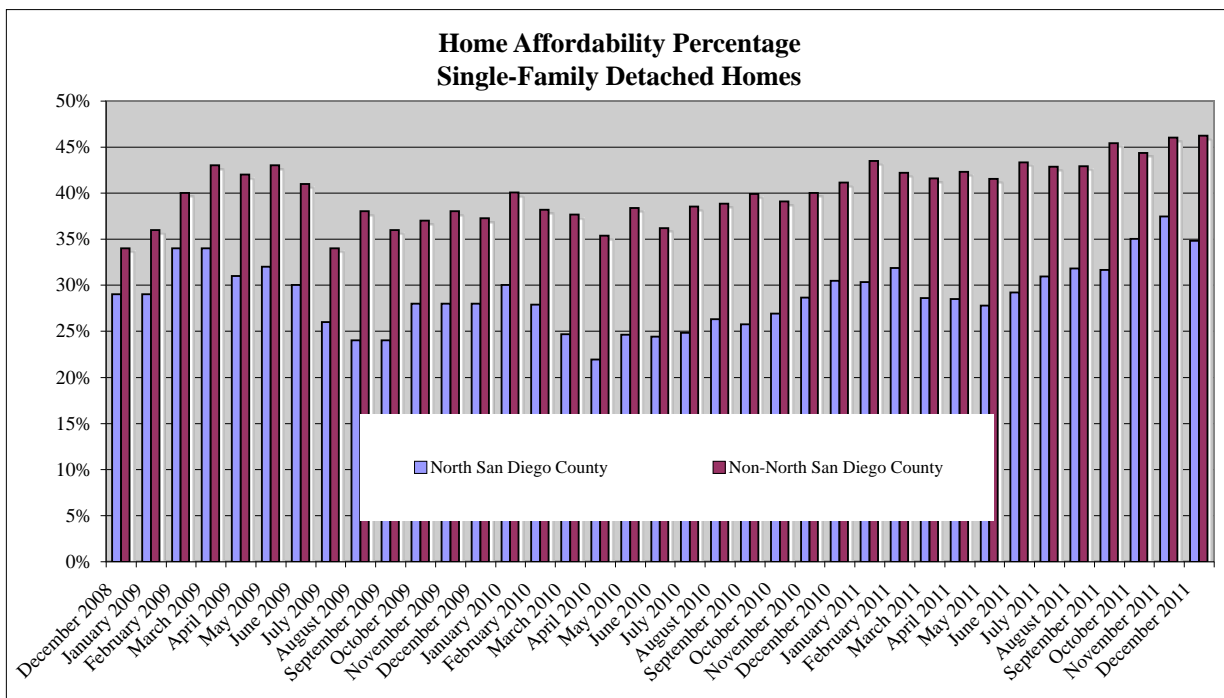
- SFD listings (active and contingent) in North San Diego County dropped 8.4 percent from November 2011 to December 2011, continuing a trend of six months of decreased numbers of listings. Active listings dropped 6.74 percent year-over from December 2010, the fifth month of year-over declines in listings.
- SFD listings (active and contingent) across San Diego County dropped 7.76 percent in December 2011 from November 2011 (the sixth month of declines), and 13.56 percent year-over – the largest decline this year.
- The number of sold North San Diego County SFD units increased 19.82 percent from November 2011 to December 2011, and increased 11 percent year-over from December 2010. Year-over sales have increased in all but three months this year, and have increased by double-digits in last two months.
- SFD total sales volume fell slightly by 1.78 percent year-over from December 2010.



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

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

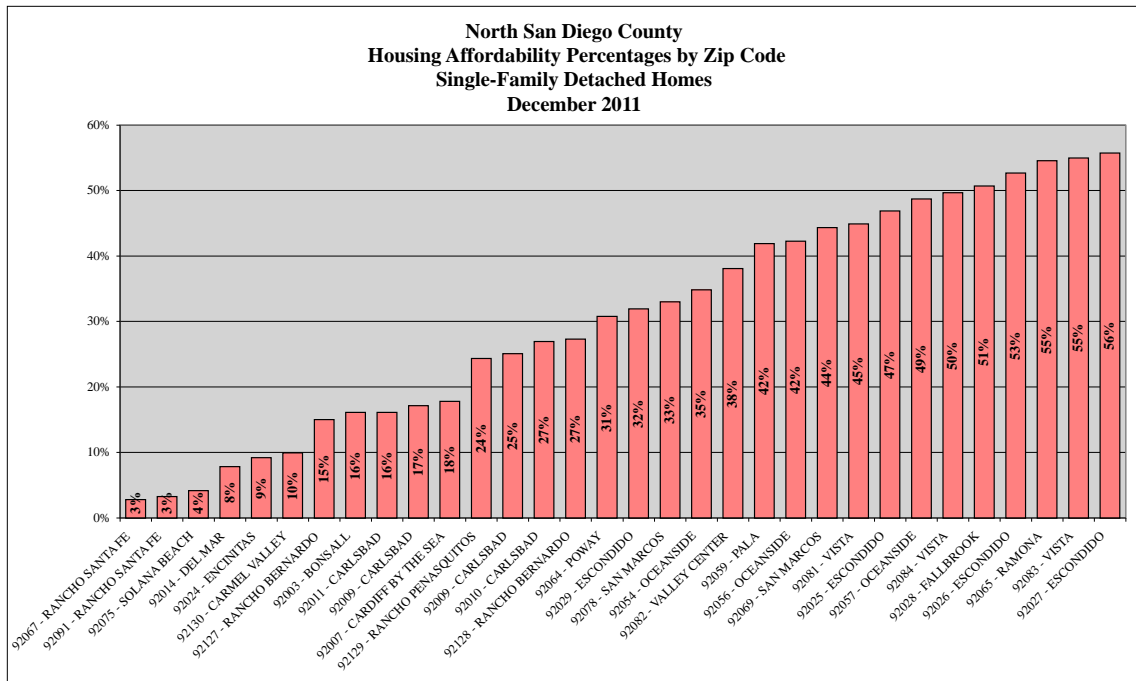
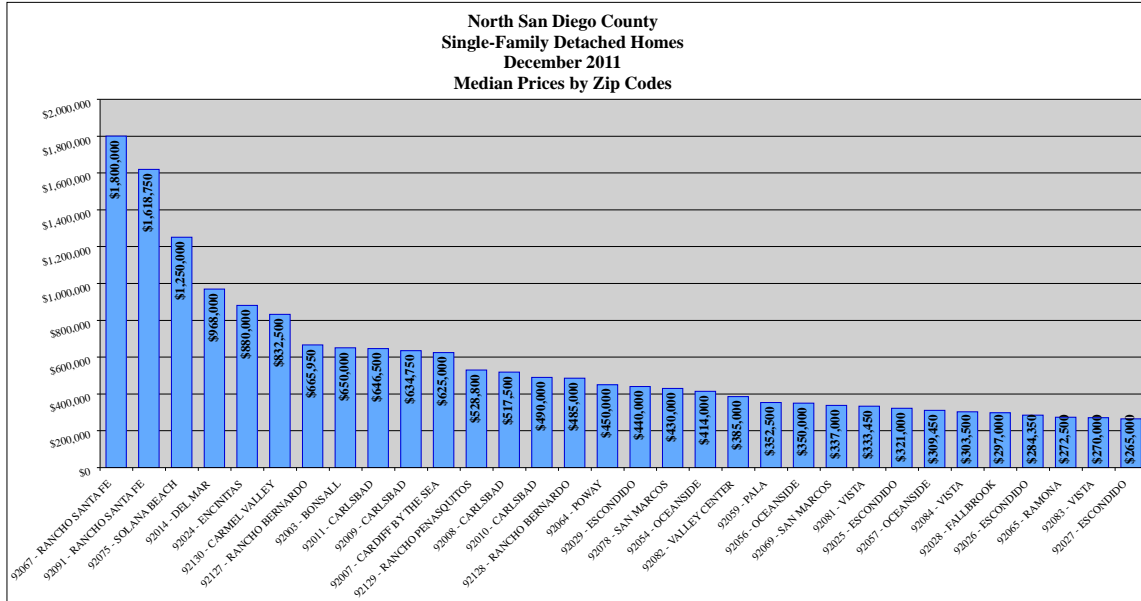
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County decreased to \$2,178 in December 2011 (based on a conventional mortgage) from \$2,045 in November 2011. The monthly payment for the median-priced SFD home in Non-North San Diego County decreased slightly from \$1,712 in November 2011 to \$1,710 in December 2011.
- The percent of San Diego County households that could afford the median-priced SFD home in North County decreased from 37 percent in November 2011 back to 35 percent in December 2011, according to the North San Diego County HomeDex™. The affordability percentage remained at 46 percent in December 2011 in Non-North County zip codes.<sup>3</sup>
- In December 2010, North San Diego County reported an affordability percentage of 30 percent and Non-North San Diego County 41 percent.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – fell from 44 percent in November 2011 to 41 percent in December 2011.



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

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

<b>North San Diego County Housing Characteristics Single-Family Detached Homes December 2011</b>	
Median Price	\$413,938
Average Price	\$520,871
Median Price per Square Foot	\$203
Lowest-Priced Home Sold	\$85,000
Highest-Priced Home Sold	\$4,050,000
Number Units Sold	804
Total Sales <sup>5</sup>	\$418,780,283
Median Days on Market	64
Median Square Feet	2,071
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	10,000
Median Age (years) of Homes Sold	23

<b>Month/Year</b>	<b>Median Home Prices</b>		<b>HomeDex™ (Percent of San Diego County households affording median-priced home)</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>
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%
December 2011	\$413,938	\$325,000	35%	46%

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

North San Diego County Zip Codes	Dec. 2011 Affordability	Dec. 2010 Affordability	Dec. 2011 Median Price	% Price Chg. From Dec. 2010	Dec. 2011 Sold Listings	Median Days on Market Dec. 2011	Med. Days on Market % Chg. from Nov. 2011
92003 - BONSBALL	16%	37%	\$650,000	71%	1	108	26%
92007 - CARDIFF	18%	3%	\$625,000	-55%	9	76	-36%
92008 - CARLSBAD	25%	16%	\$517,500	-19%	10	82	-15%
92009 - CARLSBAD	17%	15%	\$634,750	-3%	30	65	-15%
92010 - CARLSBAD	27%	21%	\$490,000	-13%	13	71	8%
92011 - CARLSBAD	16%	11%	\$646,500	-10%	16	50	-23%
92014 - DEL MAR	8%	5%	\$968,000	-14%	11	101	-1%
92024 - ENCINITAS	9%	12%	\$880,000	26%	30	39	-42%
92025 - ESCONDIDO	47%	56%	\$321,000	27%	32	65	5%
92026 - ESCONDIDO	53%	44%	\$284,350	-13%	37	76	27%
92027 - ESCONDIDO	56%	53%	\$265,000	-3%	35	42	-5%
92028 - FALLBROOK	51%	44%	\$297,000	-9%	45	77	-6%
92029 - ESCONDIDO	32%	26%	\$440,000	-9%	19	102	10%
92054 - OCEANSIDE	35%	26%	\$414,000	-13%	22	30	-57%
92056 - OCEANSIDE	42%	40%	\$350,000	-1%	35	71	45%
92057 - OCEANSIDE	49%	41%	\$309,450	-12%	52	69	-10%
92058 - OCEANSIDE	52%	-	\$287,450	-	6	44	-
92059 - PALA	42%	16%	\$352,500	-44%	2	233	-22%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	31%	26%	\$450,000	-6%	33	56	-7%
92065 - RAMONA	55%	51%	\$272,500	-4%	44	81	-13%
92067 - RANCHO SANTA FE	3%	2%	\$1,800,000	-7%	11	108	74%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	44%	39%	\$337,000	-6%	39	57	16%
92075 - SOLANA BEACH	4%	10%	\$1,250,000	60%	7	56	-38%
92078 - SAN MARCOS	33%	24%	\$430,000	-15%	47	70	-8%
92081 - VISTA	45%	39%	\$333,450	-7%	18	56	-21%
92082 - VALLEY CENTER	38%	43%	\$385,000	16%	15	58	-47%
92083 - VISTA	55%	51%	\$270,000	-6%	14	71	109%
92084 - VISTA	50%	45%	\$303,500	-5%	37	39	-24%
92091 - RANCHO SANTA FE	3%	0%	\$1,618,750	-33%	2	343	32%
92127 - RANCHO BERNARDO	15%	10%	\$665,950	-12%	46	69	-25%
92128 - RANCHO BERNARDO	27%	23%	\$485,000	-9%	26	51	-40%
92129 - RANCHO PENASQUITOS	24%	22%	\$528,800	-4%	28	75	108%
92130 - CARMEL VALLEY	10%	9%	\$832,500	-2%	38	59	27%

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

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<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 December 2011 required an annual income of \$87,104 for the median-priced SFD home – an amount earned by 35 percent of San Diego County households.

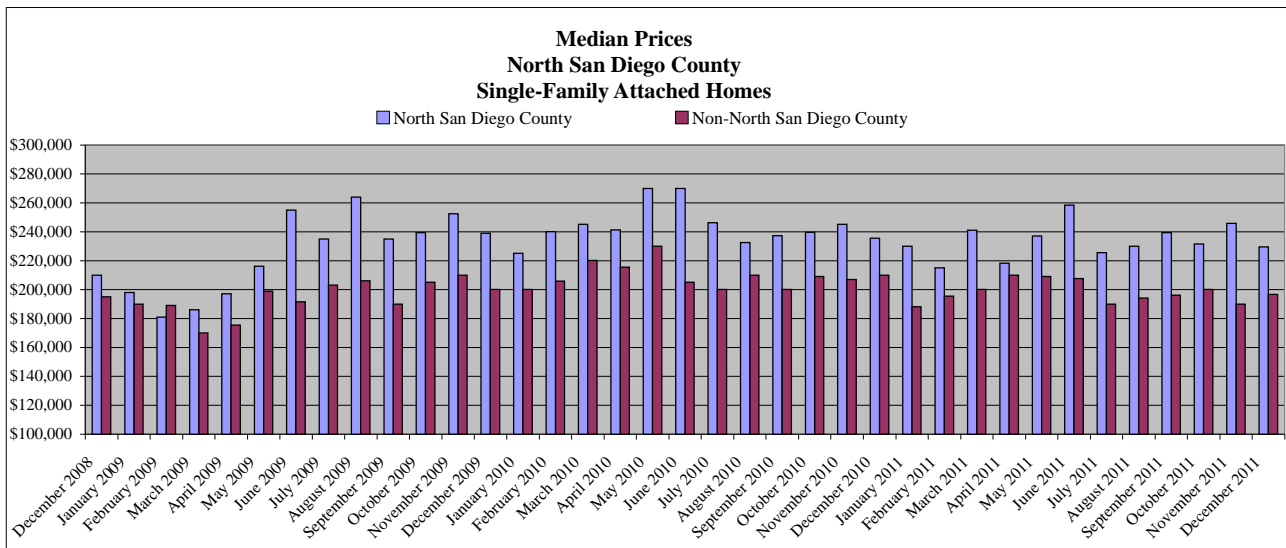
<sup>4</sup> Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

<sup>5</sup> Total SFD sales in North County were \$364,293,676 in November 2011 and \$412,623,843 in December 2010.

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

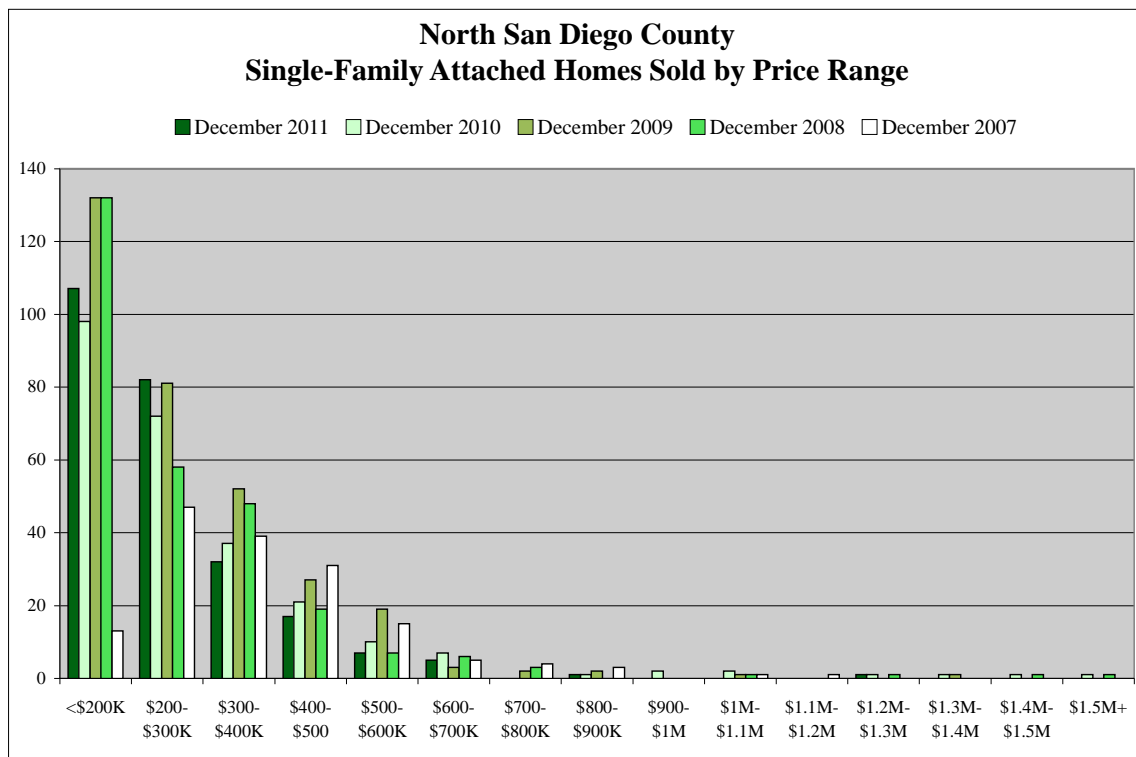
## Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home fell 6.61 percent from \$245,750 in November 2011 to \$229,500 in December 2011, offsetting last month's price increase. Non-North San Diego County SFA home median price jumped 3.5 percent from \$189,900 in November 2011 to \$196,500 in December 2011.<sup>1</sup>
- North San Diego County SFA median price decreased 2.55 percent from \$235,500 in December 2010; year-over median price has decreased in all but three months this year. Non-North County SFA median year-over price fell 6.43 percent compared to \$210,000 in December 2010, making 11 months of year-over price decreases this year.
- County-wide SFA home median price was constant at \$205,000 in December 2011. Year-over county median price decreased 6.78 percent from December 2010, the eleventh straight month of year-over declines.
- The median number of days-on-market for North County SFA homes sold increased to 77 days in December 2011 from 72 days in November 2011. The average number of days-on-market increased to 97 days in December 2011 from 95 days in November 2011.<sup>2</sup>



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

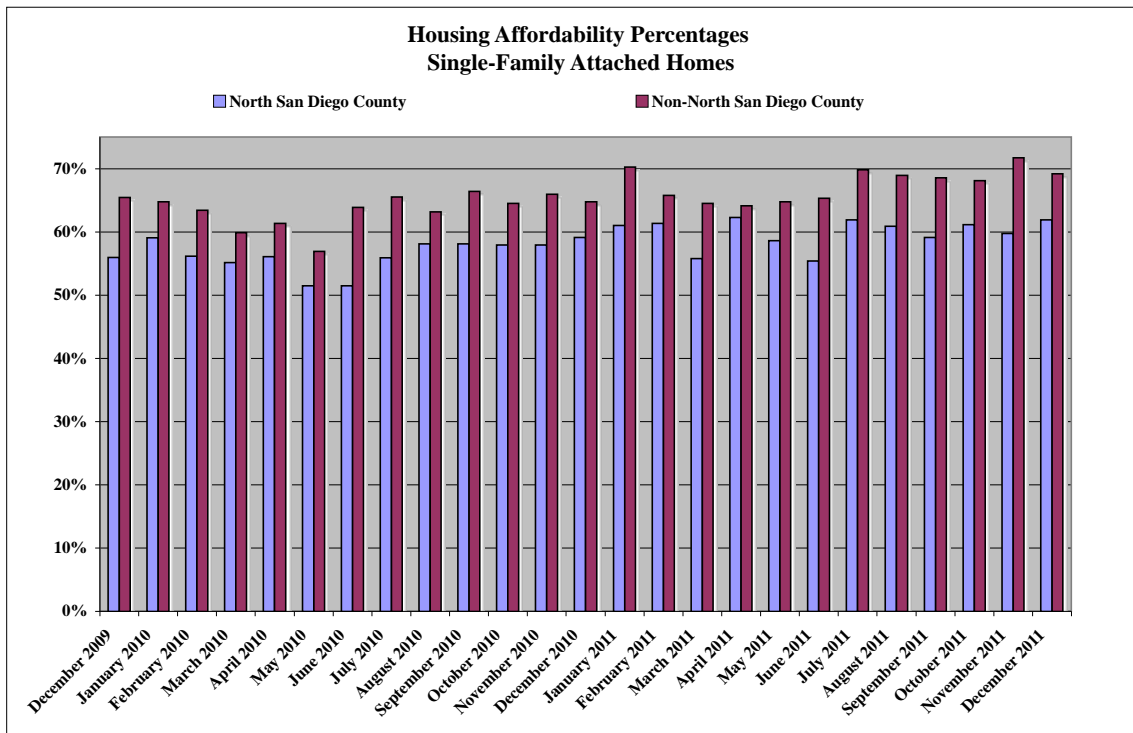
- The number of sold SFA units increased 1.61 percent in December 2011 from November 2011, following an increase last month as well. The number of sold SFA units in Non-North County zip codes jumped 21.3 percent in December 2011 from November 2011.
- Year-over SFA sales dipped slightly at 0.79 percent compared to December 2010 in North County, countering a one-month increase last month. Non-North County year-over sold units increased 5.44 percent from December 2010.
- SFA listings (active and contingent) in North San Diego County fell 7.15 percent from November 2011 to December 2011, and fell 17.76 percent year-over from December 2010. San Diego County SFA listings (active and contingent) decreased 7.5 percent in December 2011 from November 2011 and decreased 25.26 percent year-over from December 2010.



# North San Diego County HomeDex™ December 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 fell to \$1,207 in December 2011 from \$1,257 in November 2011. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes increased to \$1,034 in December 2011 from \$971 in November 2011.
- The percent of San Diego County households able to afford the median-priced SFA home in North County rose to 62 percent in December 2011 from 60 percent in November 2011.<sup>3</sup> The single-family attached home affordability level for Non-North San Diego County zip codes declined from 72 percent in November 2011 to 69 percent in December 2011.
- 59 percent of county households could afford the median-priced SFA home in North San Diego County and 65 percent in Non-North County zip codes in December 2010.



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  
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 760-734-3976. Data source: Sandicor, Inc. Comparisons are not based on identical samples of homes sold and do  
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**North San Diego County HomeDex™**  
**December 2011 Summary Report**  
**Single-Family Attached Homes**

<b>North San Diego County Housing Characteristics</b> <b>Single-Family Attached Homes</b> <b>December 2011</b>	
Median Price	\$229,500
Average Price	\$252,888
Median Price per Square Foot	\$199
Lowest-Priced Home Sold	\$64,900
Highest-Priced Home Sold	\$1,288,000
Number Units Sold	252
Total Sales <sup>4</sup>	\$63,727,715
Median Days on Market	77
Median Square Feet	1,155
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>
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%
December 2011	\$229,500	\$196,500	62%	69%

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

North San Diego County Zip Codes	Dec. 2011 Affordability	Dec. 2010 Affordability	Dec. 2011 Median Price	% Price Chg. From Dec. 2010	Dec. 2011 Sold Listings	Median Days on Market Dec. 2011	Med. Days on Market % Chg. from Nov. 2011
92003 - BONSALL	77%	82%	\$160,000	28%	1	20	-
92007 - CARDIFF	46%	34%	\$328,000	-19%	5	147	476%
92008 - CARLSBAD	56%	40%	\$263,950	-25%	4	58	-38%
92009 - CARLSBAD	53%	49%	\$285,000	-4%	17	77	-11%
92010 - CARLSBAD	57%	39%	\$258,000	-30%	4	48	-38%
92011 - CARLSBAD	40%	31%	\$365,000	-15%	7	118	38%
92014 - DEL MAR	34%	24%	\$425,500	-18%	2	100	23%
92024 - ENCINITAS	50%	41%	\$302,000	-13%	12	72	6%
92025 - ESCONDIDO	85%	80%	\$118,000	-13%	5	136	-18%
92026 - ESCONDIDO	87%	84%	\$103,250	-12%	14	67	28%
92027 - ESCONDIDO	83%	91%	\$124,000	59%	4	41	-74%
92028 - FALLBROOK	93%	-	\$64,900	-	1	108	-
92029 - ESCONDIDO	-	-	-	-	0	-	-
92054 - OCEANSIDE	72%	7%	\$183,000	-82%	11	100	12%
92056 - OCEANSIDE	76%	66%	\$163,000	-20%	19	77	-3%
92057 - OCEANSIDE	79%	80%	\$147,000	9%	22	46	0%
92058 - OCEANSIDE	81%	-	\$136,900	-	7	69	-
92059 - PALA	86%	86%	\$108,000	2%	1	36	-84%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	55%	75%	\$267,500	62%	3	131	54%
92065 - RAMONA	78%	81%	\$155,000	17%	4	218	96%
92067 - RANCHO SANTA FE	-	15%	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	77%	80%	\$160,000	16%	3	12	20%
92075 - SOLANA BEACH	28%	12%	\$477,500	-32%	4	80	-13%
92078 - SAN MARCOS	59%	55%	\$247,500	-5%	20	89	-10%
92081 - VISTA	75%	57%	\$170,000	-31%	1	68	-41%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	73%	80%	\$179,495	33%	4	45	-58%
92084 - VISTA	85%	78%	\$115,000	-23%	3	102	246%
92091 - RANCHO SANTA FE	23%	15%	\$550,000	-15%	3	174	152%
92127 - RANCHO BERNARDO	63%	60%	\$225,000	-3%	12	89	-12%
92128 - RANCHO BERNARDO	62%	56%	\$228,000	-10%	33	69	6%
92129 - RANCHO PENASQUITOS	70%	63%	\$193,900	-11%	12	60	-6%
92130 - CARMEL VALLEY	45%	31%	\$333,000	-23%	21	91	72%

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

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<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.

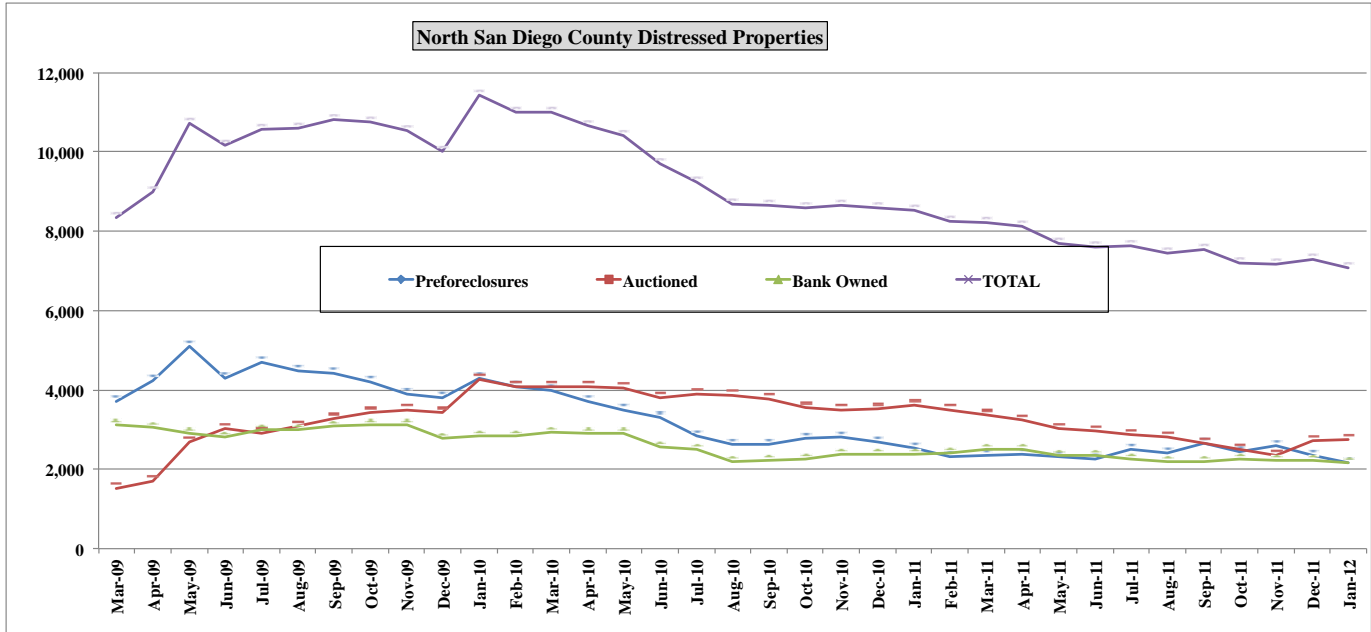
<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during December 2011 required an annual income of \$48,293 for the median-priced SFA home – an amount earned by 62 percent of San Diego County households.

<sup>4</sup> November 2011 total SFA sales were \$68,330,817 and December 2010 total SFA sales were \$71,961,256 for North San Diego County.

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

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties <sup>1</sup> ending December 2011	% Chg. from Pre-Foreclosures ending November 2011	Number of Bank-Owned ending December 2011	% Chg. from Bank-Owned ending November 2011
92003 - BONSALL	14	-26.32%	30	30.43%
92007 - CARDIFF	14	0.00%	7	-36.36%
92008 - CARLSBAD	46	-2.13%	39	-26.42%
92009 - CARLSBAD	105	-13.22%	92	-2.13%
92010 - CARLSBAD	28	-24.32%	30	-3.23%
92011 - CARLSBAD	27	-25.00%	25	-3.85%
92014 - DEL MAR	21	-19.23%	23	53.33%
92024 - ENCINITAS	54	-34.15%	54	-3.57%
92025 - ESCONDIDO	70	-15.66%	95	-8.65%
92026 - ESCONDIDO	133	-1.48%	115	-6.50%
92027 - ESCONDIDO	107	-22.46%	115	-0.86%
92028 - FALLBROOK	109	-18.66%	152	-0.65%
92029 - ESCONDIDO	39	-4.88%	30	-11.76%
92054 - OCEANSIDE	72	-10.00%	90	-10.00%
92056 - OCEANSIDE	128	1.59%	103	-2.83%
92057 - OCEANSIDE	151	-15.64%	117	0.86%
92059 - PALA	0	-	4	0.00%
92061 - PAUMA VALLEY	8	33.33%	5	-16.67%
92064 - POWAY	77	-	55	-1.79%
92065 - RAMONA	96	-3.03%	121	-6.92%
92067 - RANCHO SANTA FE	8	-33.33%	26	0.00%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	112	-5.88%	103	-4.63%
92075 - SOLANA BEACH	14	-22.22%	18	-5.26%
92078 - SAN MARCOS	115	-6.50%	65	1.56%
92081 - VISTA	58	9.43%	50	-3.85%
92082 - VALLEY CENTER	62	-7.46%	121	-3.97%
92083 - VISTA	58	1.75%	93	-1.06%
92084 - VISTA	90	-19.64%	97	-1.02%
92091 - RANCHO SANTA FE	1	-66.67%	2	0.00%
92127 - RANCHO BERNARDO	106	0.00%	122	-6.15%
92128 - RANCHO BERNARDO	95	-10.38%	60	5.26%
92129 - RANCHO PENASQUITOS	81	-7.95%	50	-1.96%
92130 - CARMEL VALLEY	60	-20.00%	46	-8.00%
<b>TOTALS</b>	<b>2,159</b>	<b>-7.81%</b>	<b>2,155</b>	<b>-3.54%</b>

# North San Diego County HomeDex™ Foreclosure Activity Report – Ending December 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.



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