

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

North County  
February 2012 REPORT  
**January 2012 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.

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Statistics obtained from MLS data.

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02/01/12

# HomeDex™ Key Points

## January 2012 Data

1. The median price for all North County home sales – attached and detached – decreased to \$344,500 in January 2012 compared to \$357,250 in December 2011.
  - a. Detached homes in North County decreased 3.37 percent to \$400,000 in January 2012 compared to \$413,938 in December 2011. Year-over median price decreased 10.31 percent from \$446,000 in January 2011.
    - i. Detached home prices OUTSIDE North County decreased 1.54 percent in January 2012 to \$320,000 compared to \$325,000 in December 2011. Year-over median price decreased 3.03 percent compared to January 2011.
  - b. Attached home prices in North County increased slightly by 0.22 percent to \$230,000 in January 2012 compared to \$229,500 in December 2011.
    - i. Non-North County attached home prices decreased 1.78 percent to \$193,000 in January 2012 compared to \$196,500 in December 2011.
  - c. The number of North San Diego SFD listings (active and contingent) remained constant in January 2012 compared to December 2011, offsetting six months of decreased number of listings.

The number of sold North San Diego County SFD units dropped 32.21 percent in January 2012 compared to December 2011, but were up 12.14 percent year-over compared to January 2011. Year-over sales have experienced double digit increases in each of the last three months.

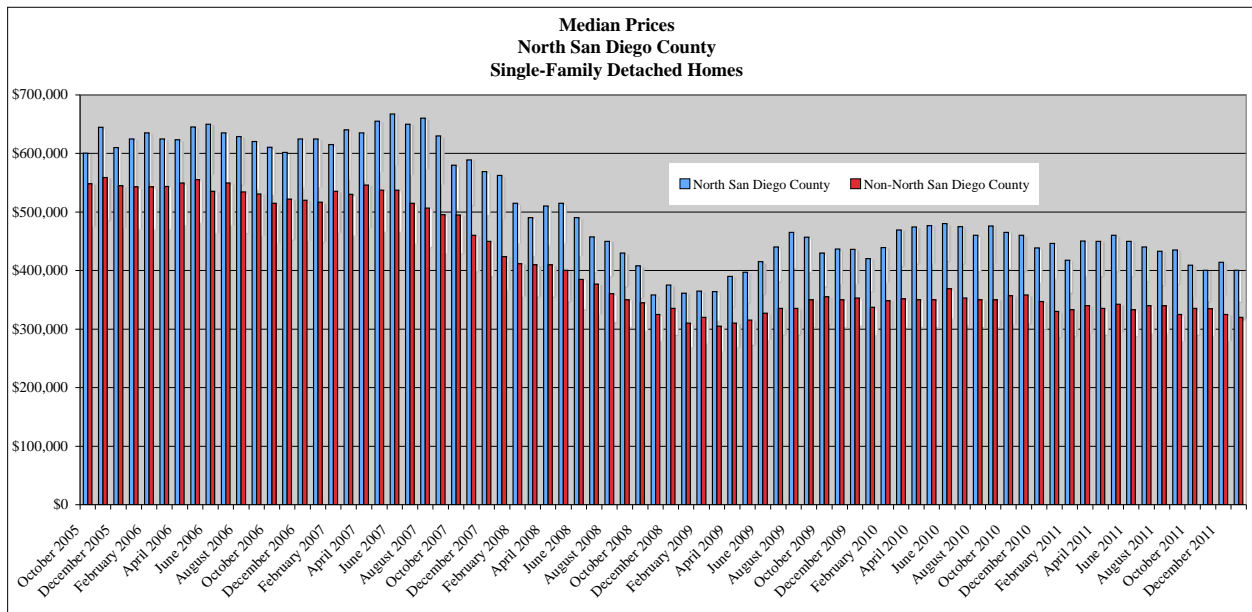
    - i. Median days-on-market for single-family detached homes sold in North County rose to 68 days in January 2012 compared to 64 days in December 2011.
  - d. The HomeDex affordability percentage for all homes in North San Diego County – attached and detached – returned to 44 percent in January 2012 compared to 41 percent in December 2011.

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# North San Diego County HomeDex™ January 2012 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 \$344,500 in January 2012 from \$357,250 in December 2011.<sup>1</sup>
- The median-priced single-family detached (SFD) home in North San Diego County fell 3.37 percent to \$400,000 in January 2012 from \$413,938 in December 2011 following a price increase last month. Year-over median SFD price in North San Diego County decreased 10.31 percent from \$446,000 in January 2011, which continues a 12-month trend of year-over price decreases.
- The SFD median price in Non-North County zip codes fell 1.54 percent from \$325,000 in December 2011 to \$320,000 in January 2012. Non-North County prices fell 3.03 percent year-over compared to January 2011, the fourteenth month of price decreases.
- The median SFD price in San Diego County declined 1.68 percent from \$354,950 in December 2011 to \$349,000 in January 2012; compared to January 2011, year-over prices were down 5.48 percent for the twelfth straight monthly decline.



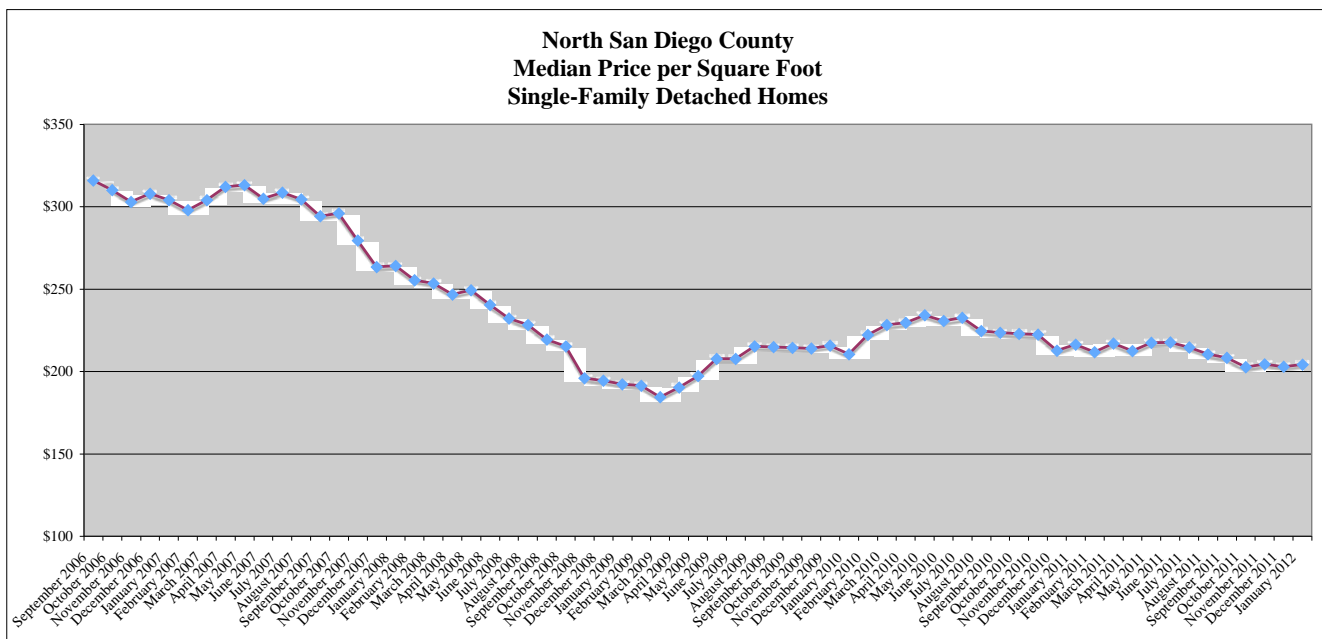
Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.  
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[rbrown@csusm.edu](mailto:rbrown@csusm.edu) or 760-750-4196; or Lynn Sullivan, NSDCAR Communications Director: [lynn@nsdcar.com](mailto:lynn@nsdcar.com) or  
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™

## January 2012 Summary Report

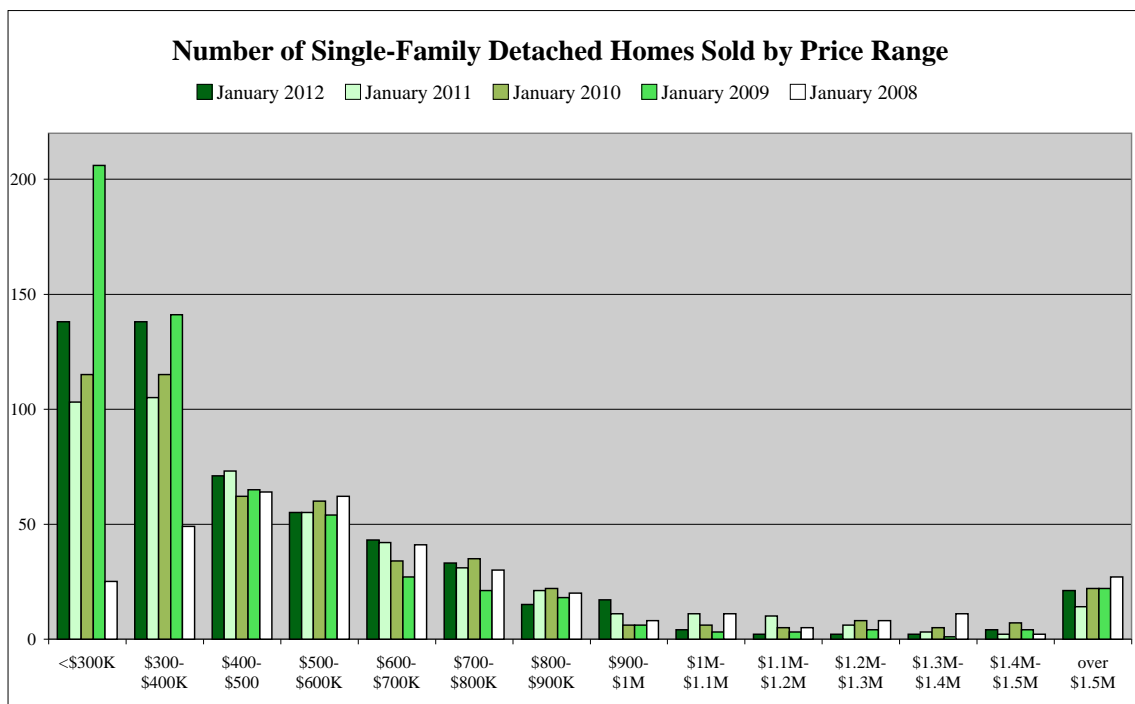
### Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes sold rose to 68 days in January 2012 from 64 days in December 2011; the average number of days-on-market increased from 88 days in December 2011 to 94 days in January 2012.<sup>2</sup>
- The SFD median price-per-square foot was \$204 in January 2012, a 5.63 percent year-over decrease as compared to January 2011. Year-over SFD price-per-square-foot has decreased in each month since December 2010.



## North San Diego County HomeDex™ January 2012 Summary Report Single-Family Detached Homes

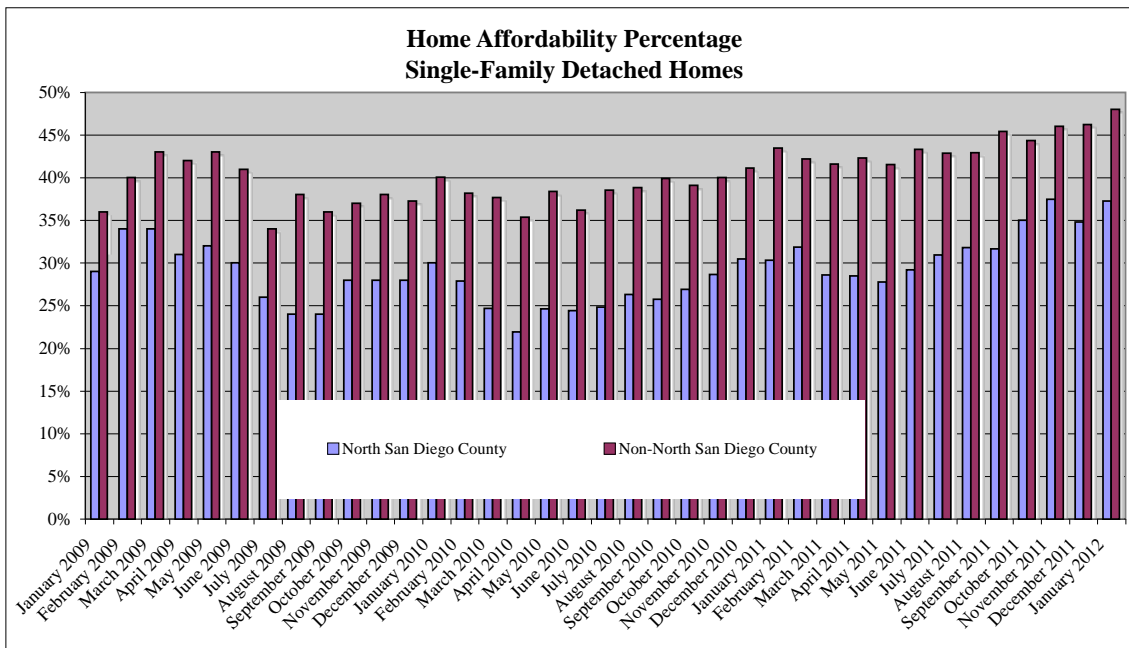
- SFD listings (active and contingent) in North San Diego County remained constant in January 2012 compared to December 2011, offsetting six months of decreased numbers of listings. Active listings were down 13.62 percent year-over from January 2011 continuing a six-month trend of year-over declines in listings.
- SFD listings (active and contingent) across San Diego County dropped just 0.79 percent from December 2011 to January 2012 (the sixth month of declines), and 17.62 percent year-over (from January 2011) – the largest decline in two years.
- The number of sold North San Diego County SFD units dropped 32.21 percent in January 2012 from December 2011 but were up 12.14 percent year-over from January 2011. Year-over sales have experienced double-digit increases in each of the last three months.
- SFD total sales volume jumped 9.63 percent year-over compared to January 2011.



### Housing Affordability – Single-Family Detached Homes

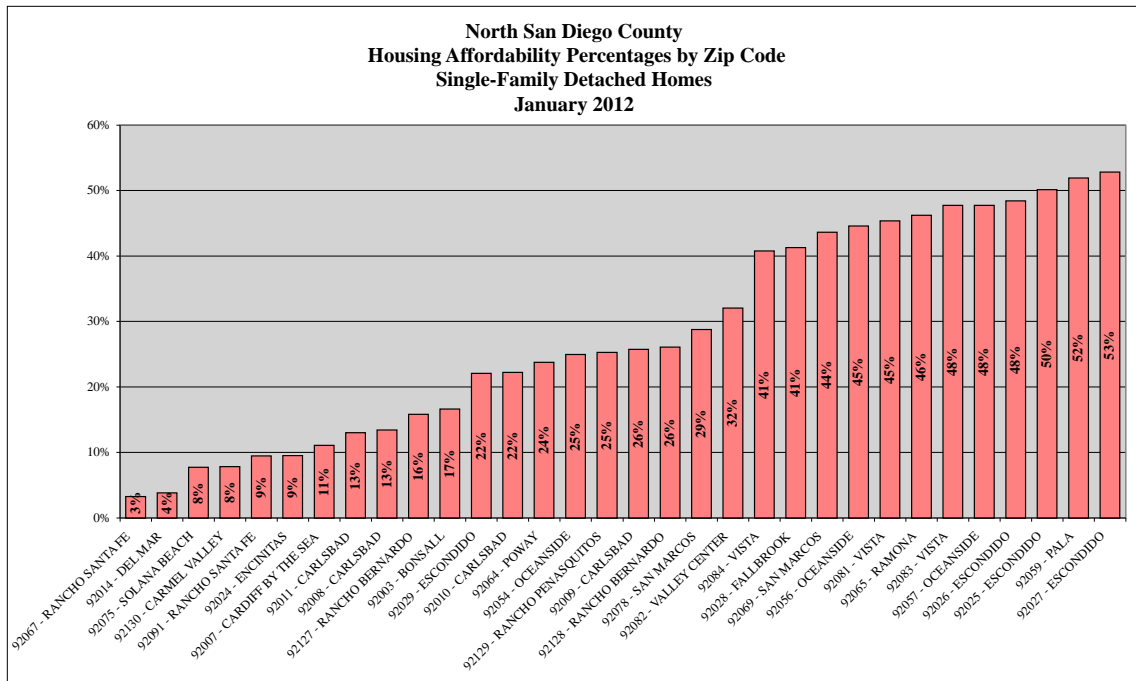
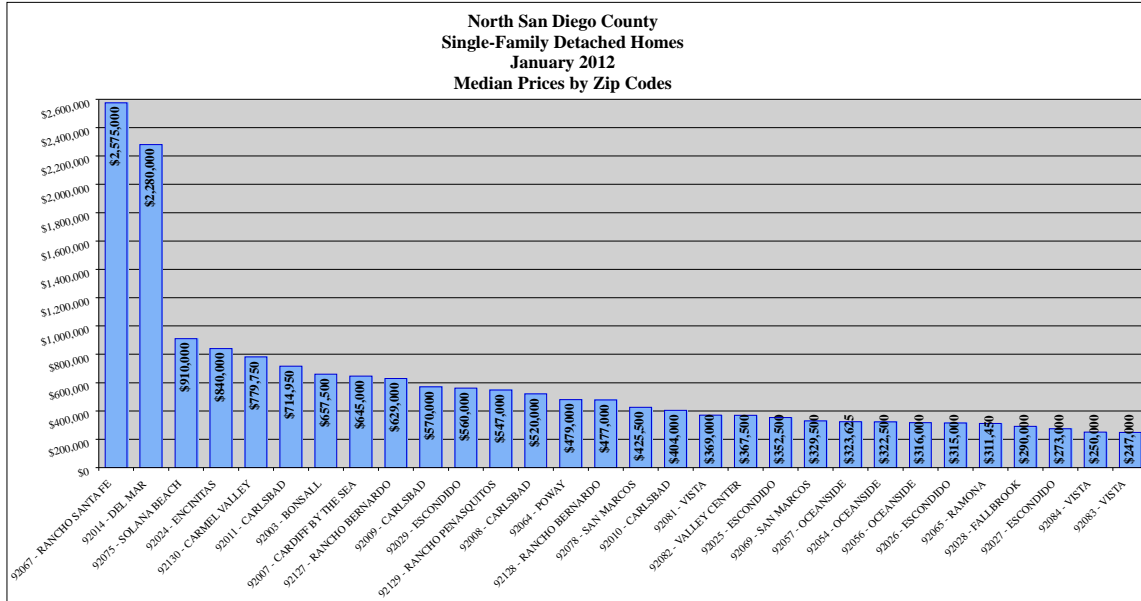
## North San Diego County HomeDex™ January 2012 Summary Report Single-Family Detached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County decreased from \$2,178 in December 2011 (based on a conventional mortgage) to \$2,068 in January 2012. The monthly payment for the median-priced SFD home in Non-North San Diego County decreased slightly to \$1,654 in January 2012 from \$1,710 in December 2011.
- The percent of San Diego County households that could afford the median-priced SFD home in North County increased from 35 percent in December 2011 to 37 percent in January 2012 according to the North San Diego County HomeDex™. The affordability percentage in Non-North County zip codes increased from 46 percent in December 2011 to 48 percent in January 2012.<sup>3</sup>
- North San Diego County reported an affordability percentage of 30 percent and Non-North San Diego County 43 percent last year (January 2011).
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – returned to 44 percent in January 2012 from 41 percent in December 2011.



# North San Diego County HomeDex™ January 2012 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™**  
**January 2012 Summary Report**  
**Single-Family Detached Homes**

<b>North San Diego County Housing Characteristics</b> <b>Single-Family Detached Homes</b> <b>January 2012</b>	
Median Price	\$400,000
Average Price	\$554,972
Median Price per Square Foot	\$204
Lowest-Priced Home Sold	\$110,000
Highest-Priced Home Sold	\$5,285,000
Number Units Sold	545
Total Sales <sup>5</sup>	\$302,459,724
Median Days on Market	68
Median Square Feet	2,004
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,522
Median Age (years) of Homes Sold	24

<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>
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%
January 2012	\$400,000	\$320,000	37%	48%

**North San Diego County HomeDex™**  
**January 2012 Summary Report**  
**Single-Family Detached Homes**

North San Diego County Zip Codes	Jan. 2012 Affordability	Jan. 2011 Affordability	Jan. 2012 Median Price	% Price Chg. from Jan. 2011	Jan. 2012 Sold Listings	Median Days on Market Jan. 2012	Med. Days on Market % Chg. from Dec. 2011
92003 - BONSBALL	16%	17%	\$657,500	40%	4	202	-
92007 - CARDIFF	17%	11%	\$645,000	12%	5	157	274%
92008 - CARLSBAD	26%	26%	\$520,000	-24%	11	71	-17%
92009 - CARLSBAD	22%	13%	\$570,000	-21%	23	66	-23%
92010 - CARLSBAD	37%	22%	\$404,000	-8%	9	54	-4%
92011 - CARLSBAD	13%	13%	\$714,950	-4%	16	87	33%
92014 - DEL MAR	2%	4%	\$2,280,000	117%	7	46	-22%
92024 - ENCINITAS	10%	9%	\$840,000	9%	20	46	-35%
92025 - ESCONDIDO	43%	50%	\$352,500	8%	22	57	-26%
92026 - ESCONDIDO	49%	48%	\$315,000	-7%	23	106	83%
92027 - ESCONDIDO	55%	53%	\$273,000	19%	30	85	36%
92028 - FALLBROOK	53%	41%	\$290,000	-14%	25	47	-43%
92029 - ESCONDIDO	23%	22%	\$560,000	-13%	5	80	21%
92054 - OCEANSIDE	48%	25%	\$322,500	-14%	15	51	-23%
92056 - OCEANSIDE	49%	45%	\$316,000	-7%	22	47	-42%
92057 - OCEANSIDE	47%	48%	\$323,625	-14%	30	74	5%
92058 - OCEANSIDE	59%	-	\$252,500	-	10	149	-
92059 - PALA	-	52%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	29%	24%	\$479,000	24%	37	62	-17%
92065 - RAMONA	49%	46%	\$311,450	1%	22	52	-31%
92067 - RANCHO SANTA FE	0%	3%	\$2,575,000	42%	11	132	120%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	47%	44%	\$329,500	-4%	21	46	-30%
92075 - SOLANA BEACH	9%	8%	\$910,000	-21%	7	113	-30%
92078 - SAN MARCOS	34%	29%	\$425,500	-9%	24	103	39%
92081 - VISTA	41%	45%	\$369,000	11%	19	57	27%
92082 - VALLEY CENTER	41%	32%	\$367,500	-18%	18	121	290%
92083 - VISTA	59%	48%	\$247,000	0%	19	60	-6%
92084 - VISTA	59%	41%	\$250,000	-26%	17	42	-13%
92091 - RANCHO SANTA FE	-	9%	-	-	0	-	-
92127 - RANCHO BERNARDO	18%	16%	\$629,000	-18%	29	103	-7%
92128 - RANCHO BERNARDO	29%	26%	\$477,000	-5%	22	120	104%
92129 - RANCHO PENASQUITOS	24%	25%	\$547,000	-4%	14	86	40%
92130 - CARMEL VALLEY	11%	8%	\$779,750	-4%	18	50	-24%

# North San Diego County HomeDex™ January 2012 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 January 2012 required an annual income of \$87,724 for the median-priced SFD home – an amount earned by 37 percent of San Diego County households.

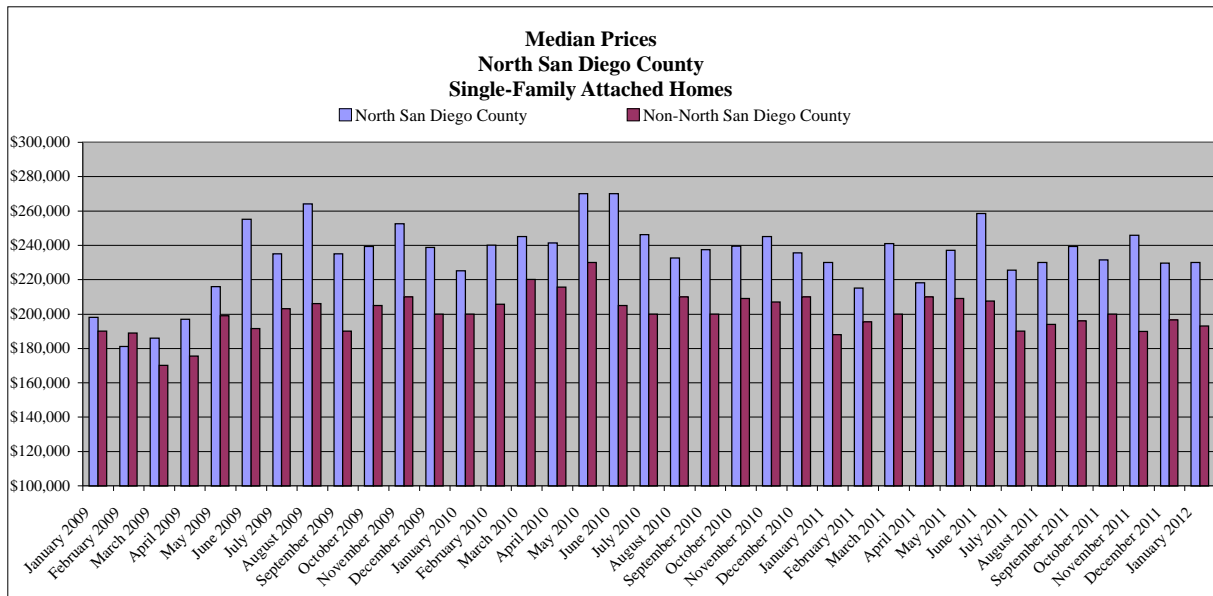
<sup>4</sup> Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

<sup>5</sup> Total SFD sales in North County were \$405,271,242 in December 2011 and \$266,982,722 in January 2011.

# North San Diego County HomeDex™ January 2012 Summary Report Single-Family Attached Homes

## Single-Family Attached Home Prices

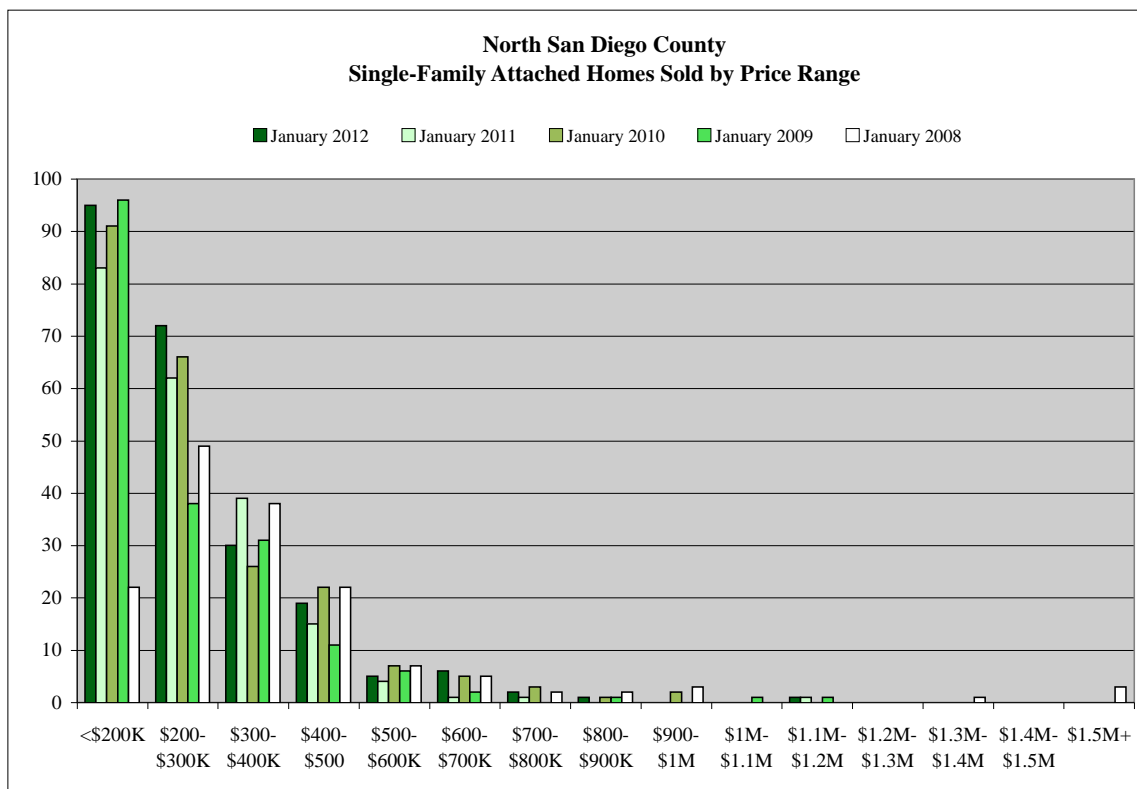
- The North San Diego County median-priced single-family attached (SFA) home increased just slightly by 0.22 percent to \$230,000 in January 2012 from \$229,500 in December 2011. Non-North San Diego County SFA home median price decreased by 1.78 percent to \$193,000 in January 2012 from \$196,500 in December 2011.<sup>1</sup>
- North San Diego County SFA median price remained steady year-over compared to \$229,950 in January 2011 -- year-over median price decreased in nine of the last 12 months. Non-North County SFA median year-over price increased 2.66 percent from \$188,000 in January 2011 although year-over prices have declined in 11 of the last 12 months.
- County-wide SFA home median price increased 2.44 percent from \$205,000 in December 2011 to \$210,000 in January 2012. Year-over county median price increased five percent compared to January 2011 countering 11 months of year-over declines.
- The median number of days-on-market for North County SFA homes sold decreased from 77 days in December 2011 to 70 days in January 2012. The average number of days-on-market increased from 97 days in December 2011 to 99 days in January 2012.<sup>2</sup>



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™ January 2012 Summary Report Single-Family Attached Homes

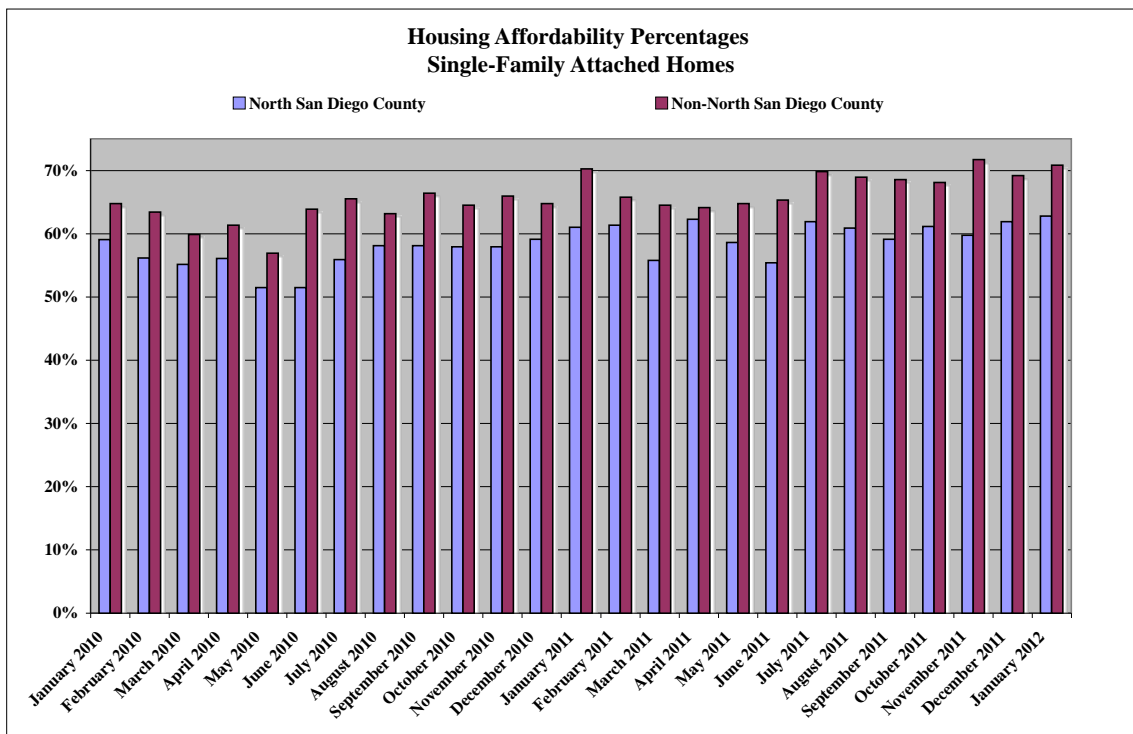
- The number of sold SFA units dropped 8.33 percent from December 2011 to January 2012. The number of sold SFA units in Non-North County zip codes fell 20.31 percent from December 2011 to January 2012.
- In North San Diego County, year-over SFA sales increased 12.14 percent compared to January 2011; year-over prices have increased in only three of the last 12 months. Non-North County year-over sold units dropped 37.87 percent from January 2011.
- SFA listings (active and contingent) in North San Diego County remained constant in January 2012 (compared to December 2011) but dropped 20.89 percent year-over from January 2011. San Diego County SFA listings (active and contingent) decreased just 1.94 percent from December 2011 to January 2012 and decreased 27 percent year-over from January 2012.



# North San Diego County HomeDex™ January 2012 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 declined from \$1,207 in December 2011 to \$1,189 in January 2012. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes fell from \$1,034 in December 2011 to \$998 in January 2012.
- The percent of San Diego County households able to afford the median-priced SFA home in North County rose from 62 percent in December 2011 to 63 percent in January 2012.<sup>3</sup> The single-family attached home affordability level for Non-North San Diego County zip codes increased to 71 percent in January 2012 from 69 percent in December 2011.
- In January 2011, 61 percent of county households could afford the median-priced SFA home in North San Diego County and 70 percent in Non-North County zip codes.



**North San Diego County HomeDex™**  
**January 2012 Summary Report**  
**Single-Family Attached Homes**

<b>North San Diego County Housing Characteristics Single-Family Attached Homes January 2012</b>	
Median Price	\$230,000
Average Price	\$264,148
Median Price per Square Foot	\$191
Lowest-Priced Home Sold	\$85,000
Highest-Priced Home Sold	\$1,175,000
Number Units Sold	231
Total Sales <sup>4</sup>	\$61,018,141
Median Days on Market	70
Median Square Feet	1,201
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>
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%
January 2012	\$230,000	\$193,000	63%	71%

**North San Diego County HomeDex™**  
**January 2012 Summary Report**  
**Single-Family Attached Homes**

North San Diego County Zip Codes	Jan. 2012 Affordability	Jan. 2011 Affordability	Jan. 2012 Median Price	% Price Chg. from Jan. 2011	Jan. 2012 Sold Listings	Median Days on Market Jan. 2012	Med. Days on Market % Chg. from Dec. 2011
92003 - BONSALL	-	-	-	-	0	-	-
92007 - CARDIFF	42%	31%	\$360,000	-18%	1	127	-14%
92008 - CARLSBAD	37%	50%	\$402,450	36%	6	119	105%
92009 - CARLSBAD	54%	44%	\$279,450	-17%	30	69	-11%
92010 - CARLSBAD	51%	42%	\$299,900	-13%	5	173	260%
92011 - CARLSBAD	36%	34%	\$415,000	1%	1	86	-27%
92014 - DEL MAR	40%	35%	\$372,000	-9%	5	33	-67%
92024 - ENCINITAS	59%	47%	\$248,000	-21%	9	22	-69%
92025 - ESCONDIDO	81%	84%	\$142,500	23%	4	18	-87%
92026 - ESCONDIDO	86%	77%	\$112,500	-27%	7	71	6%
92027 - ESCONDIDO	84%	88%	\$122,250	29%	4	31	-24%
92028 - FALLBROOK	76%	76%	\$167,500	5%	2	23	-79%
92029 - ESCONDIDO	85%	64%	\$115,000	-47%	1	132	-
92054 - OCEANSIDE	48%	73%	\$320,000	80%	7	47	-53%
92056 - OCEANSIDE	71%	60%	\$190,000	-19%	23	73	-5%
92057 - OCEANSIDE	81%	82%	\$140,000	8%	17	63	37%
92058 - OCEANSIDE	81%	-	\$140,500	-	6	105	-
92059 - PALA	74%	80%	\$179,500	30%	1	74	7%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	55%	51%	\$275,650	-5%	4	75	-
92065 - RAMONA	-	81%	-	-	0	-	-
92067 - RANCHO SANTA FE	-	-	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	78%	79%	\$155,000	6%	7	30	-
92075 - SOLANA BEACH	26%	21%	\$512,500	-10%	8	84	596%
92078 - SAN MARCOS	63%	53%	\$230,000	-17%	21	98	23%
92081 - VISTA	83%	51%	\$130,000	-55%	1	311	249%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	79%	81%	\$153,000	16%	3	147	-
92084 - VISTA	66%	74%	\$213,800	26%	1	54	20%
92091 - RANCHO SANTA FE	17%	20%	\$650,000	10%	1	26	-75%
92127 - RANCHO BERNARDO	70%	60%	\$196,000	-16%	19	100	-43%
92128 - RANCHO BERNARDO	66%	57%	\$215,000	-14%	18	69	-23%
92129 - RANCHO PENASQUITOS	76%	66%	\$168,000	-18%	10	76	10%
92130 - CARMEL VALLEY	39%	38%	\$380,000	1%	15	72	20%

# North San Diego County HomeDex™ January 2012 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.

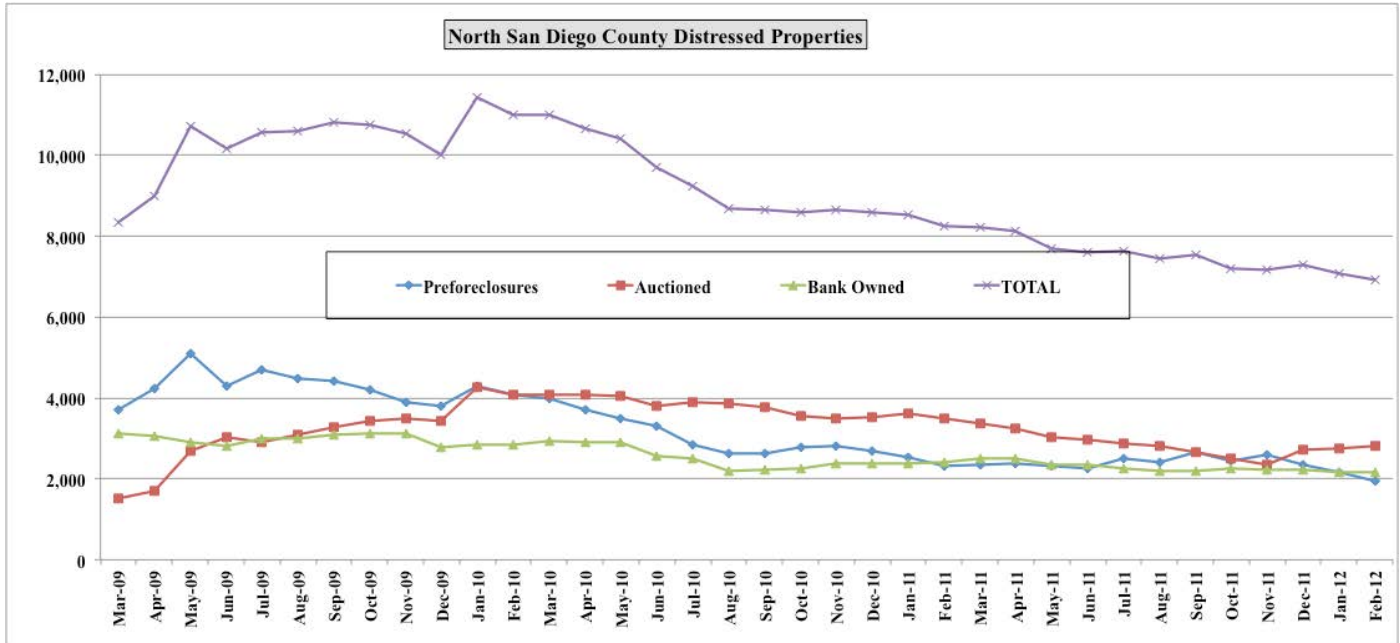
<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County during January 2012 required an annual income of \$47,567 for the median-priced SFA home – an amount earned by 63 percent of San Diego County households.

<sup>4</sup> December 2011 total SFA sales were \$61,671,982 and January 2011 total SFA sales were \$50,038,155 for North San Diego County.

**North San Diego County HomeDex™**  
Foreclosure Activity Report – Ending January 2012

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties <sup>1</sup> ending January 2012	% Chg. from Pre-Foreclosures ending December 2011	Number of Bank-Owned ending January 2012	% Chg. from Bank-Owned ending December 2011
92003 - BONSALL	15	7.14%	28	-6.67%
92007 - CARDIFF	14	0.00%	6	-14.29%
92008 - CARLSBAD	39	-15.22%	34	-12.82%
92009 - CARLSBAD	87	-17.14%	93	1.09%
92010 - CARLSBAD	24	-14.29%	28	-6.67%
92011 - CARLSBAD	26	-3.70%	23	-8.00%
92014 - DEL MAR	19	-9.52%	25	8.70%
92024 - ENCINITAS	42	-22.22%	52	-3.70%
92025 - ESCONDIDO	67	-4.29%	99	4.21%
92026 - ESCONDIDO	110	-17.29%	114	-0.87%
92027 - ESCONDIDO	100	-6.54%	117	1.74%
92028 - FALLBROOK	95	-12.84%	151	-0.66%
92029 - ESCONDIDO	45	15.38%	28	-6.67%
92054 - OCEANSIDE	67	-6.94%	89	-1.11%
92056 - OCEANSIDE	114	-10.94%	104	0.97%
92057 - OCEANSIDE	141	-6.62%	125	6.84%
92059 - PALA	0	-	4	0.00%
92061 - PAUMA VALLEY	4	-50.00%	5	0.00%
92064 - POWAY	67	-12.99%	53	-3.64%
92065 - RAMONA	90	-6.25%	122	0.83%
92067 - RANCHO SANTA FE	9	12.50%	26	0.00%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	105	-6.25%	101	-1.94%
92075 - SOLANA BEACH	20	42.86%	21	16.67%
92078 - SAN MARCOS	91	-20.87%	64	-1.54%
92081 - VISTA	49	-15.52%	51	2.00%
92082 - VALLEY CENTER	51	-17.74%	123	1.65%
92083 - VISTA	61	5.17%	87	-6.45%
92084 - VISTA	92	2.22%	98	1.03%
92091 - RANCHO SANTA FE	3	-	3	50.00%
92127 - RANCHO BERNARDO	95	-10.38%	116	-4.92%
92128 - RANCHO BERNARDO	82	-13.68%	63	5.00%
92129 - RANCHO PENASQUITOS	64	-20.99%	53	6.00%
92130 - CARMEL VALLEY	58	-3.33%	49	6.52%
<b>TOTALS</b>	<b>1,946</b>	<b>-9.87%</b>	<b>2,155</b>	<b>0.00%</b>

# North San Diego County HomeDex™ Foreclosure Activity Report – Ending January 2012



<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”**