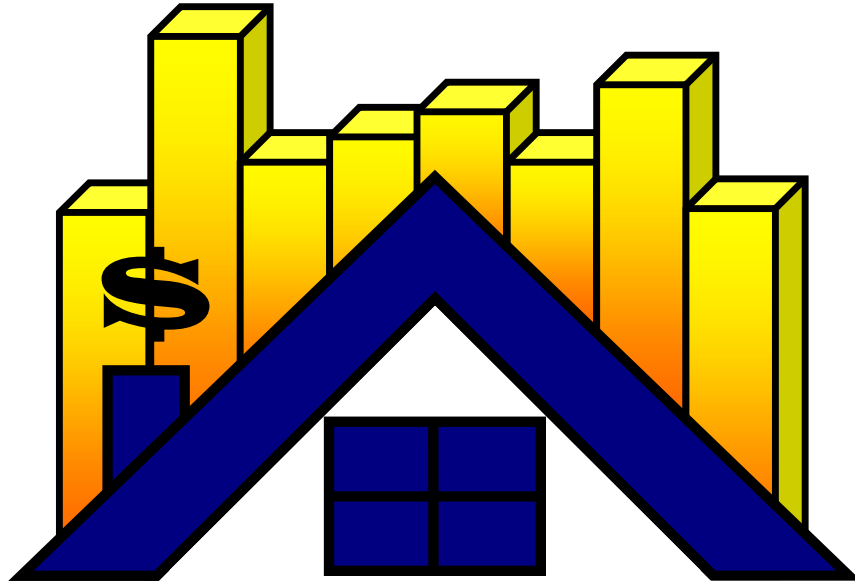




North San Diego County
Association of REALTORS®



North San Diego County **HomeDex™**

North County
April 2013 REPORT
March 2013 Statistics

HomeDex is an exclusive NSDCAR member benefit

PLEASE READ

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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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02/01/12

HomeDex™ Key Points

March 2013 Data

1. The median price for all North County home sales – attached and detached – jumped to \$448,000 in March 2013 compared to \$405,000 in February 2013.
 - a. Detached homes in North County increased 11.11 percent in March 2013 to \$525,000 compared to \$472,500 in February 2013. Year-over median price in North San Diego County jumped 26.51 percent compared to \$415,000 reported in March 2012. Year-over median price has increased eight straight months, with the last seven months exceeding 10 percent. March 2013 marked the highest price in North County since mid-2008.
 - i. Detached home prices OUTSIDE North County increased 5.33 percent to \$395,000 in March 2013 compared to \$375,000 in February 2013. Year-over non-North County prices jumped 17.56 percent compared to \$336,000 in March 2012, the twelfth month of year-over price increases.
 - b. Attached home prices in North County increased 9.69 percent to \$317,000 in March 2013 compared to \$289,000 in February 2013.
 - i. Non-North County attached home prices jumped 18.3 percent in March 2013 to \$265,000 compared to \$224,000 in February 2013.
 - c. The number of North San Diego SFD listings (active and contingent) declined 2.89 percent in March 2013 compared to February 2013 and decreased year-over 40.9 percent compared to March 2012 (the 19th month of year-over declines in listings).

The number of sold North San Diego County SFD units jumped 43.37 percent in March 2013 compared to February 2013. Year-over sold SFD units increased 10.47 percent compared to March 2012; year-over sold units have increased in 20 of the past 21 months.

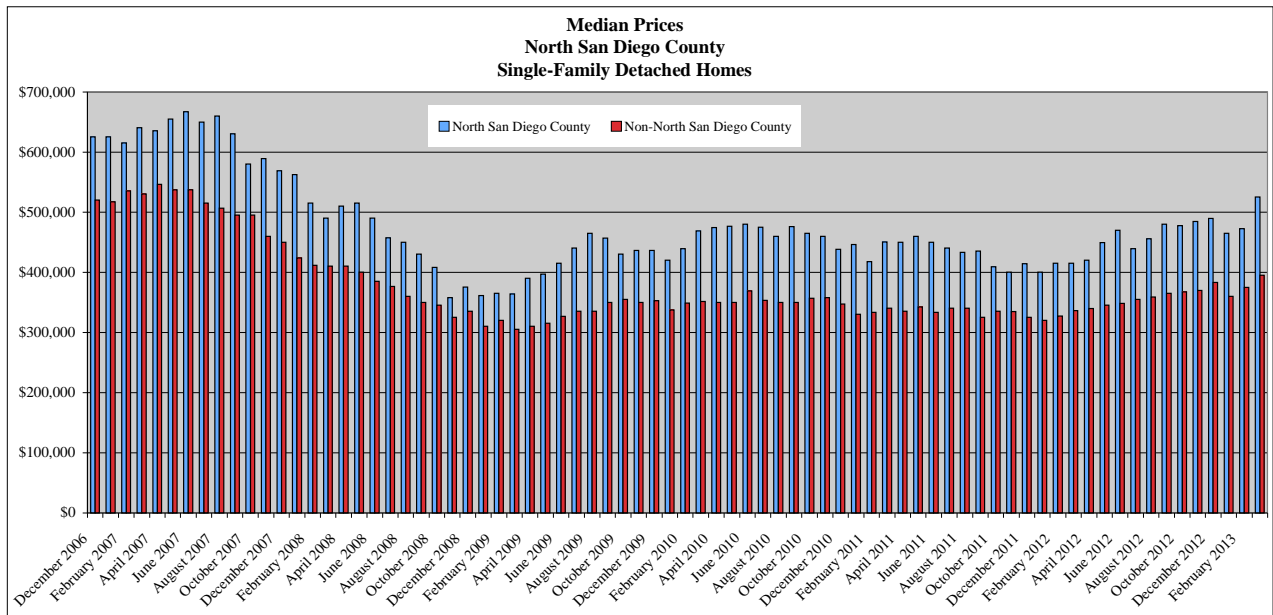
 - i. Median days-on-market for single-family detached homes sold in North County fell to 26 days in March 2013 compared to 38 days in February 2013.
 - d. The HomeDex affordability percentage for all homes in North San Diego County – attached and detached – decreased to 39 percent in March 2013 compared to 43 percent in February 2013.

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North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

Single-Family Detached Home Prices

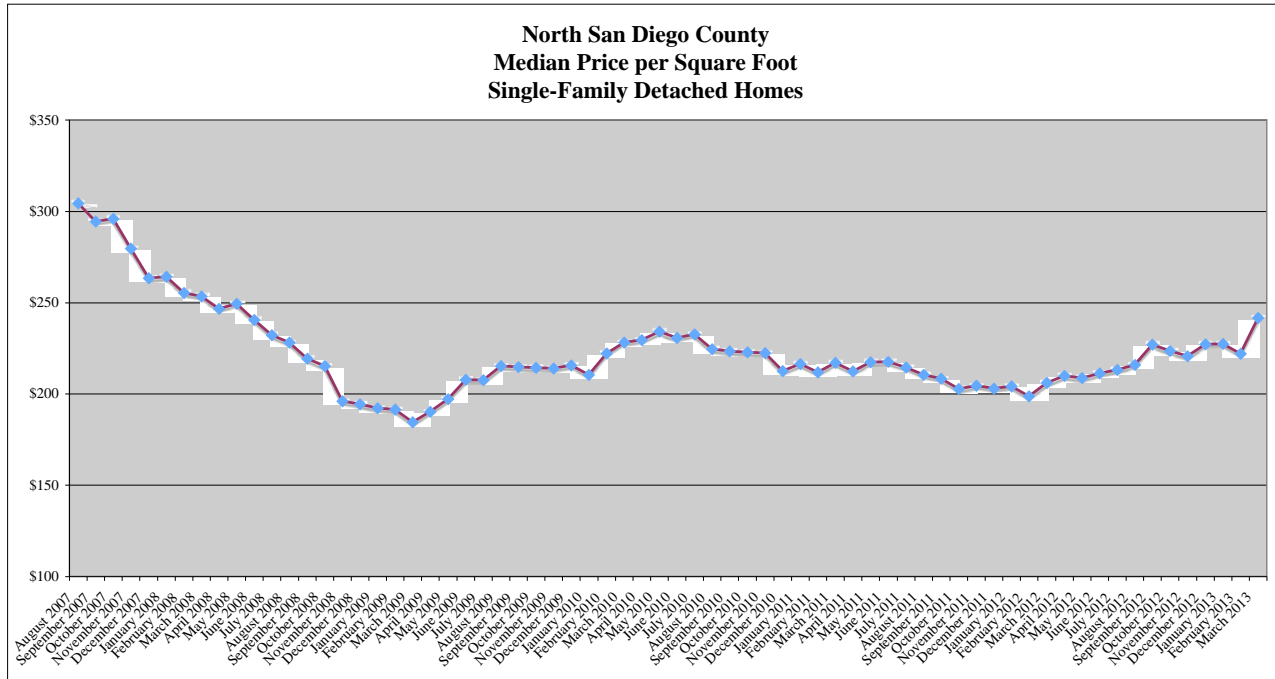
- The median price for all homes in North San Diego County – single-family detached and single-family attached – jumped from \$405,000 in February 2013 to \$448,000 in March 2013.¹
- The median-priced single-family detached (SFD) home in North San Diego County increased 11.11 percent to \$525,000 in March 2013 from \$472,500 in February 2013. Year-over median SFD price in North San Diego County jumped by 26.51, compared to \$415,000 in March 2012, continuing an eight-month trend of year-over median price increases (the last seven months exceeding 10 percent). March 2013 marked the highest median price in North County since mid 2008.
- The SFD median price in non-North County Zip Codes increased 5.33 percent from \$375,000 in February 2013 to \$395,000 in March 2013. Year-over non-North County prices increased 17.56 percent, from \$336,000 in March 2012, a 12-month trend of year-over median price increases.
- The median SFD price in San Diego County increased 7.14 percent, from \$406,000 in February 2012 to \$435,000 in March 2013. Year-over county SFD median price increased 19.18 compared to March 2012, the tenth month of year-



over price increases.

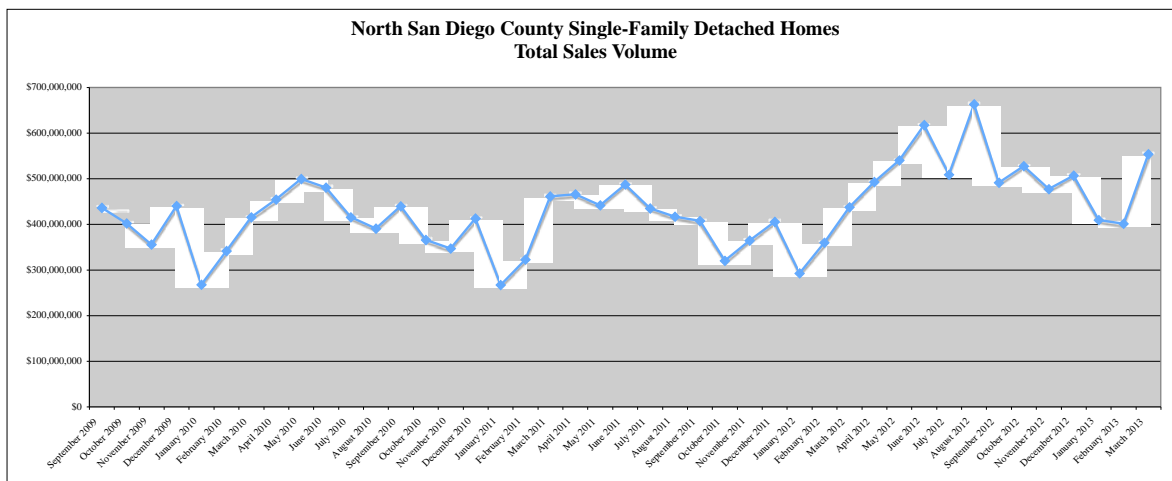
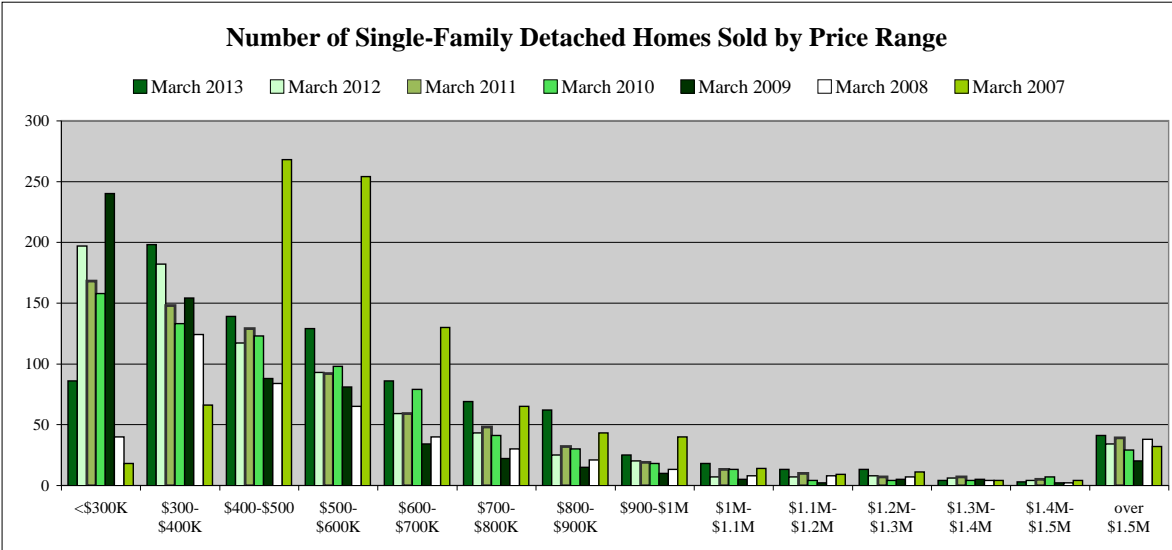
North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes sold fell from 38 days in February 2013 to 26 days in March 2013.²
- The SFD median price-per-square foot jumped to \$242 in March 2013, from \$222 in February 2013, and was up 17.24 percent year-over from March 2012.



North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

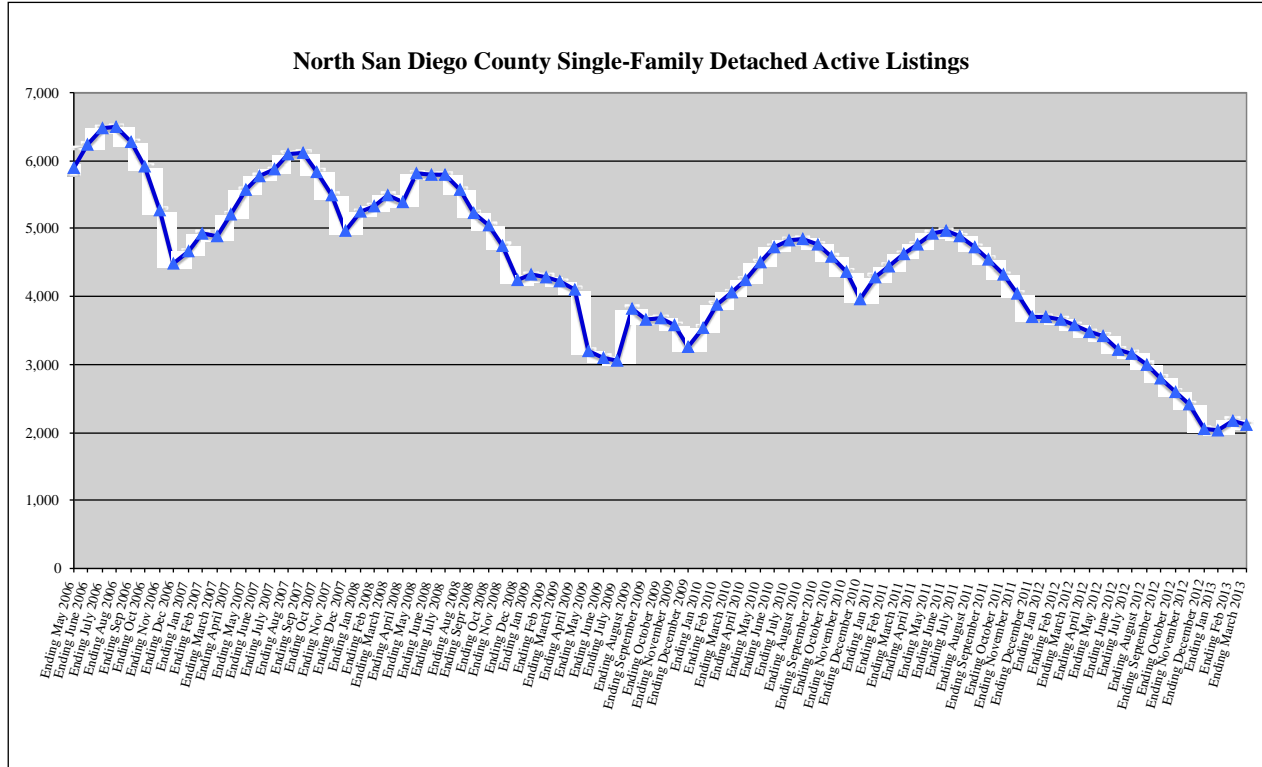
- The number of sold SFD units in North San Diego County jumped 43.37 percent in March 2013 from February 2013. Year-over sold SFD units increased 10.47 percent compared to March 2012; year-over sold units have increased in 20 of the past 21 months.
- SFD total sales volume increased 26.54 percent year-over from March 2012, the twelfth month trend of year-over increases.



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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 not
imply statistical significance.

North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

- SFD listings (active and contingent) in North San Diego County declined 2.89 percent in March 2013, from February 2013, and decreased 40.9 percent year-over compared to March 2012 (the 19th month of year-over declines in listings).
- SFD listings (active and contingent) in San Diego County decreased 1.11 percent from February 2013 to March 2013, and decreased 39.10 percent year-over from

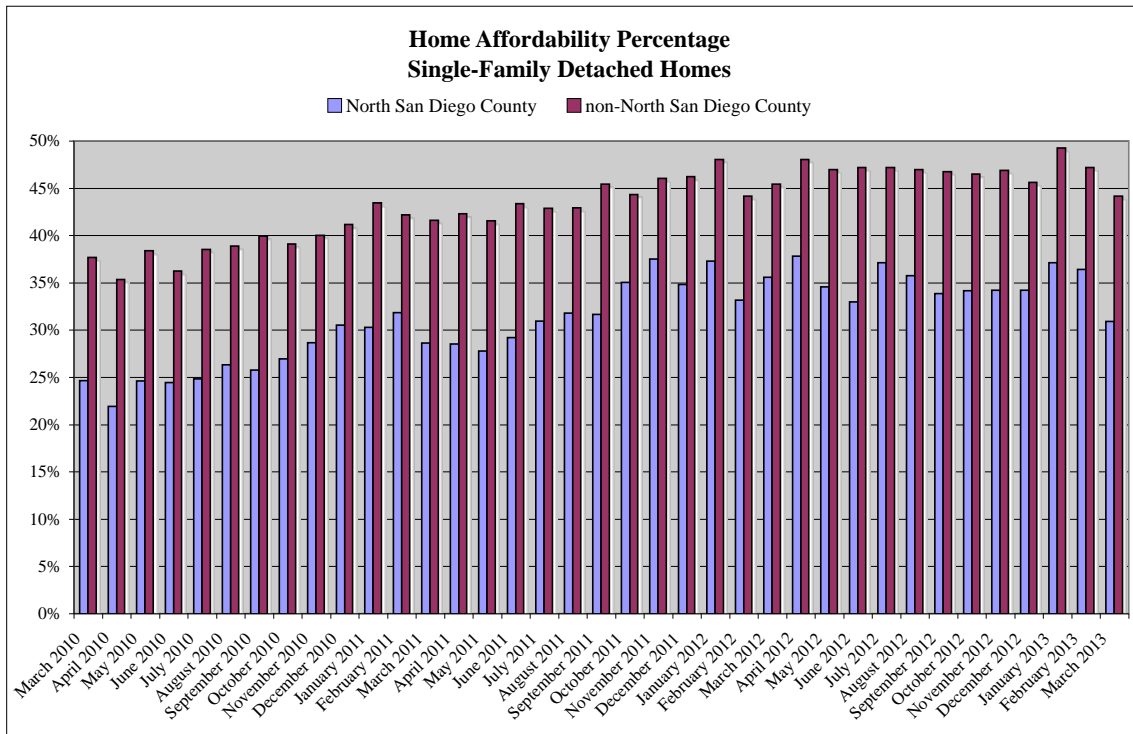


March 2012.

North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

Housing Affordability – Single-Family Detached Homes

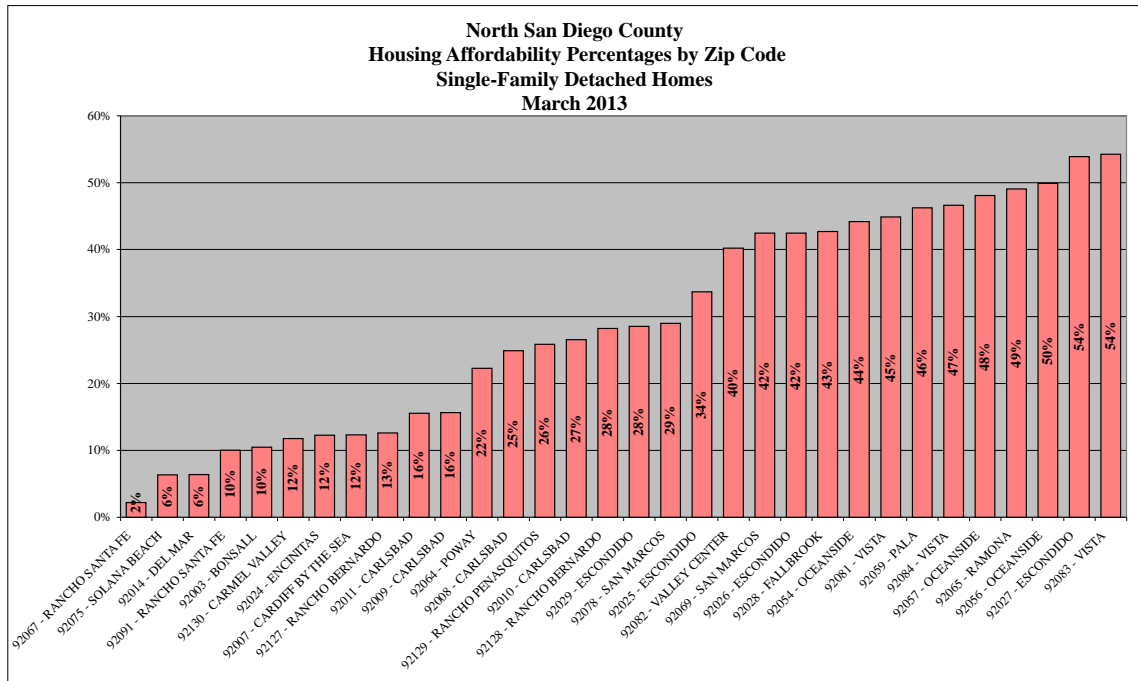
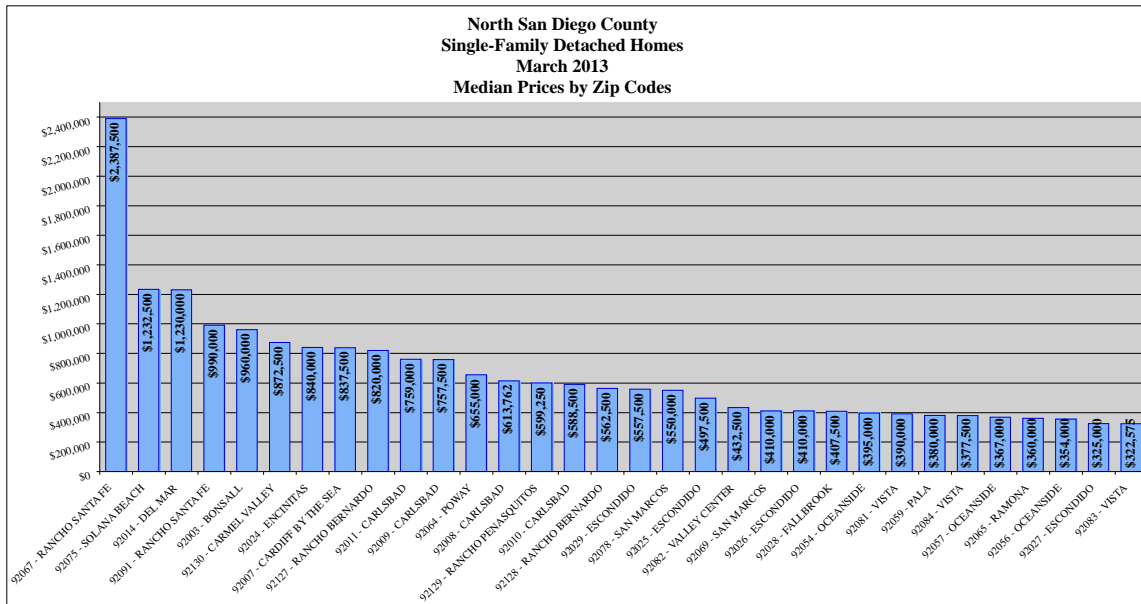
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County increased from \$2,197 in February 2013 (based on a conventional mortgage) to \$2,459 in March 2013. The monthly payment for the median-priced SFD home in non-North San Diego County increased to \$1,850 in March 2013 from \$1,743 in February 2013.
- The percent of San Diego County households that could afford the median-priced SFD home in North County decreased from 36 percent in February 2013 to 31 percent in March 2013, according to the North San Diego County HomeDex™; the affordability percentage in non-North County Zip Codes decreased from 47 percent in February 2013 to 44 percent in March 2013.³
- In March 2012, the affordability percentage was 36 percent in North San Diego County and 45 percent in non-North San Diego County.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – decreased



to 39 percent in March 2013 from 43 percent in February 2013.

North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

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



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North San Diego County HomeDex™
March 2013 Summary Report
Single-Family Detached Homes

North San Diego County Housing Characteristics Single-Family Detached Homes March 2013	
Median Price	\$525,000
Average Price	\$645,415
Median Price per Square Foot	\$242
Lowest-Priced Home Sold	\$83,049
Highest-Priced Home Sold	\$5,500,000
Number Units Sold	886
Total Sales	\$571,837,505
Median Days on Market	26
Median Square Feet	2,140
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	8,864
Median Age (years) of Homes Sold	25

Month/Year	Median Home Prices		HomeDex™ (Percent of San Diego County households affording median-priced home)	
	North San Diego County	non-North San Diego County	North San Diego County	non-North San Diego County
March 2012	\$415,000	\$336,000	36%	45%
April 2012	\$420,000	\$339,950	38%	48%
May 2012	\$449,000	\$335,000	37%	47%
June 2012	\$470,000	\$348,000	33%	47%
July 2012	\$439,250	\$355,000	37%	47%
August 2012	\$456,000	\$359,000	36%	47%
September 2012	\$480,000	\$365,000	34%	47%
October 2012	\$477,500	\$367,200	34%	46%
November 2012	\$484,500	\$369,900	34%	47%
December 2012	\$489,500	\$383,000	34%	46%
January 2013	\$465,500	\$360,000	37%	49%
February 2013	\$472,500	\$375,000	36%	47%
March 2013	\$525,000	\$395,500	31%	44%

North San Diego County HomeDex™
March 2013 Summary Report
Single-Family Detached Homes

North San Diego County Zip Codes	March 2013 Affordability	March 2012 Affordability	March 2013 Median Price	% Price Chg. from March 2012	March 2013 Sold Listings	Median Days on Market March 2013	Med. Days on Market % Chg. from Feb. 2013
92003 - BONSALL	10%	36%	\$960,000	131%	1	52	167%
92007 - CARDIFF	12%	9%	\$837,500	-7%	5	67	-29%
92008 - CARLSBAD	25%	29%	\$613,762	29%	15	22	91%
92009 - CARLSBAD	16%	17%	\$757,500	17%	52	25	-6%
92010 - CARLSBAD	27%	25%	\$588,500	11%	8	21	56%
92011 - CARLSBAD	16%	12%	\$759,000	4%	29	16	-9%
92014 - DEL MAR	6%	3%	\$1,230,000	-25%	11	64	266%
92024 - ENCINITAS	12%	11%	\$840,000	7%	41	15	-66%
92025 - ESCONDIDO	34%	3%	\$497,500	-74%	18	38	-15%
92026 - ESCONDIDO	42%	55%	\$410,000	49%	44	27	32%
92027 - ESCONDIDO	54%	57%	\$325,000	25%	43	20	-33%
92028 - FALLBROOK	43%	47%	\$407,500	25%	56	61	-32%
92029 - ESCONDIDO	28%	28%	\$557,500	16%	20	28	-35%
92054 - OCEANSIDE	44%	43%	\$395,000	13%	20	28	-24%
92056 - OCEANSIDE	50%	49%	\$354,000	12%	36	54	106%
92057 - OCEANSIDE	48%	44%	\$367,000	7%	44	32	85%
92058 - OCEANSIDE	52%	-	\$336,000	-	9	8	-
92059 - PALA	46%	42%	\$380,000	6%	1	112	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	22%	34%	\$655,000	52%	38	35	72%
92065 - RAMONA	49%	47%	\$360,000	9%	47	31	49%
92067 - RANCHO SANTA FE	2%	2%	\$2,387,500	11%	13	122	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	42%	45%	\$410,000	22%	29	41	26%
92075 - SOLANA BEACH	6%	8%	\$1,232,500	24%	12	20	-84%
92078 - SAN MARCOS	29%	31%	\$550,000	20%	37	22	-74%
92081 - VISTA	45%	49%	\$390,000	25%	25	12	-65%
92082 - VALLEY CENTER	40%	46%	\$432,500	31%	10	10	-74%
92083 - VISTA	54%	58%	\$322,575	26%	12	20	-64%
92084 - VISTA	47%	51%	\$377,500	26%	28	19	-4%
92091 - RANCHO SANTA FE	10%	2%	\$990,000	-56%	6	55	-82%
92127 - RANCHO BERNARDO	13%	20%	\$820,000	34%	37	27	-74%
92128 - RANCHO BERNARDO	28%	31%	\$562,500	24%	60	16	-61%
92129 - RANCHO PENASQUITOS	26%	25%	\$599,250	14%	26	13	-66%
92130 - CARMEL VALLEY	12%	10%	\$872,500	1%	46	12	-100%

North San Diego County HomeDex™ March 2013 Summary Report Single-Family Detached Homes

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

² The reported days-on-market is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; therefore, the occurrence of re-listing biases downward the reported days-on-market.

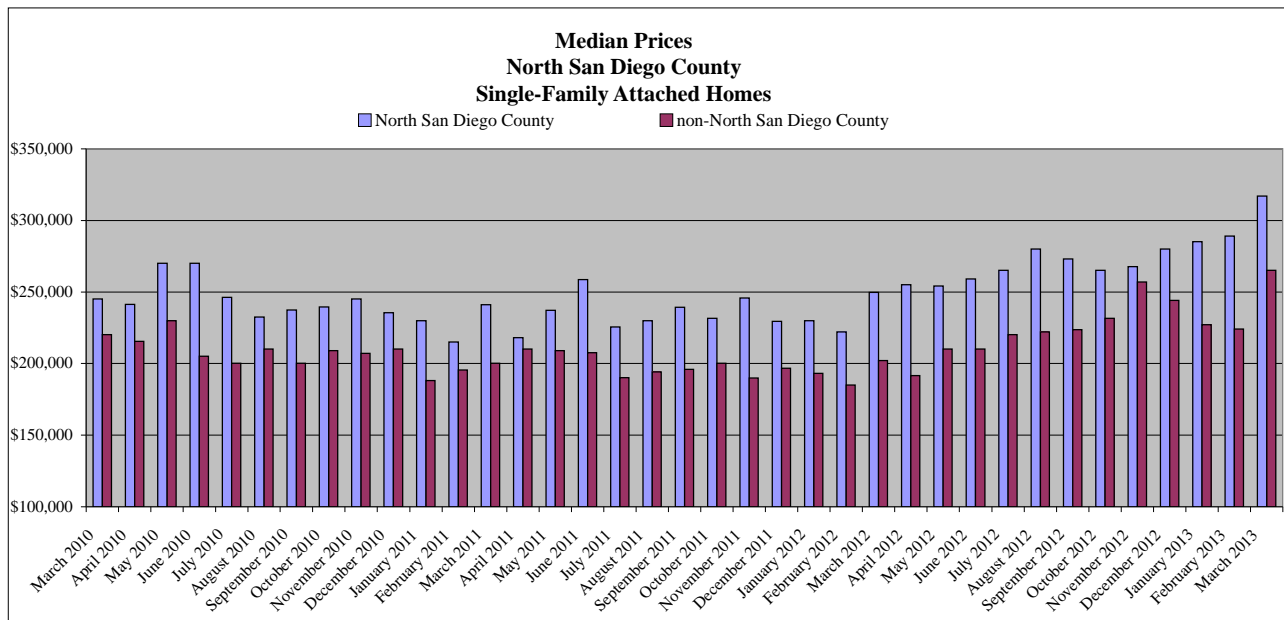
³ HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County required an annual income of \$98,376 for the median-priced SFD home – an amount earned by 31 percent of San Diego County households.

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.

North San Diego County HomeDex™ March 2013 Summary Report Single-Family Attached Homes

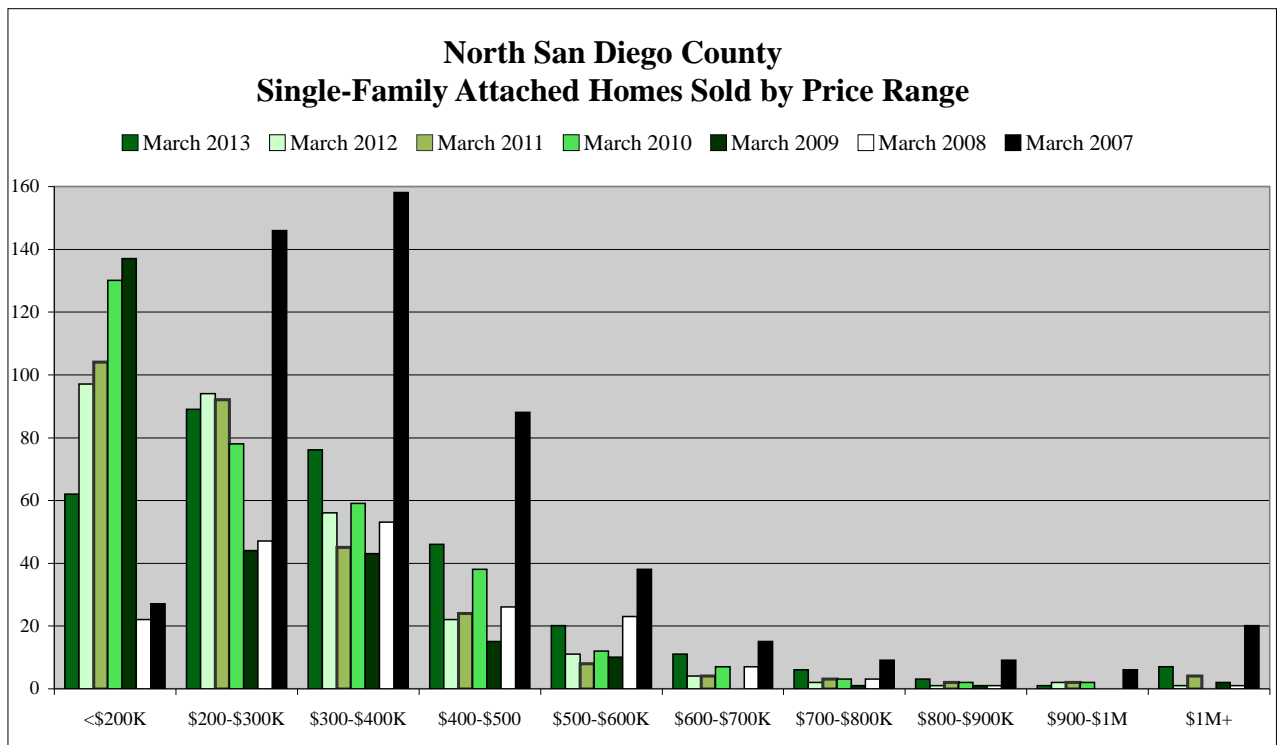
Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home increased 9.69 percent to \$317,000 in March 2013, from \$289,000 in February 2013. Non-North San Diego County SFA home median price jumped 18.3 percent, from \$224,000 in February 2013 to \$265,000 in March 2013.¹
- North San Diego County SFA median price increased 26.93 percent year-over, from \$249,738 in March 2012, the fourth month of year-over price increases exceeding 20 percent. Non-North County SFA median year-over price increased 31.19 percent, compared to \$202,000 in March 2012.
- San Diego County SFA home median price increased 14 percent, from \$250,000 in February 2013 to \$285,000 in March 2013. Year-over county median price increased 29.55 percent compared to March 2012.
- The median number of days-on-market for North County SFA homes sold decreased from 37 days in February 2013 to 26 days in March 2013. The average number of days-on-market decreased from 68 days in February 2013 to 63 days in March 2013.²



North San Diego County HomeDex™ March 2013 Summary Report Single-Family Attached Homes

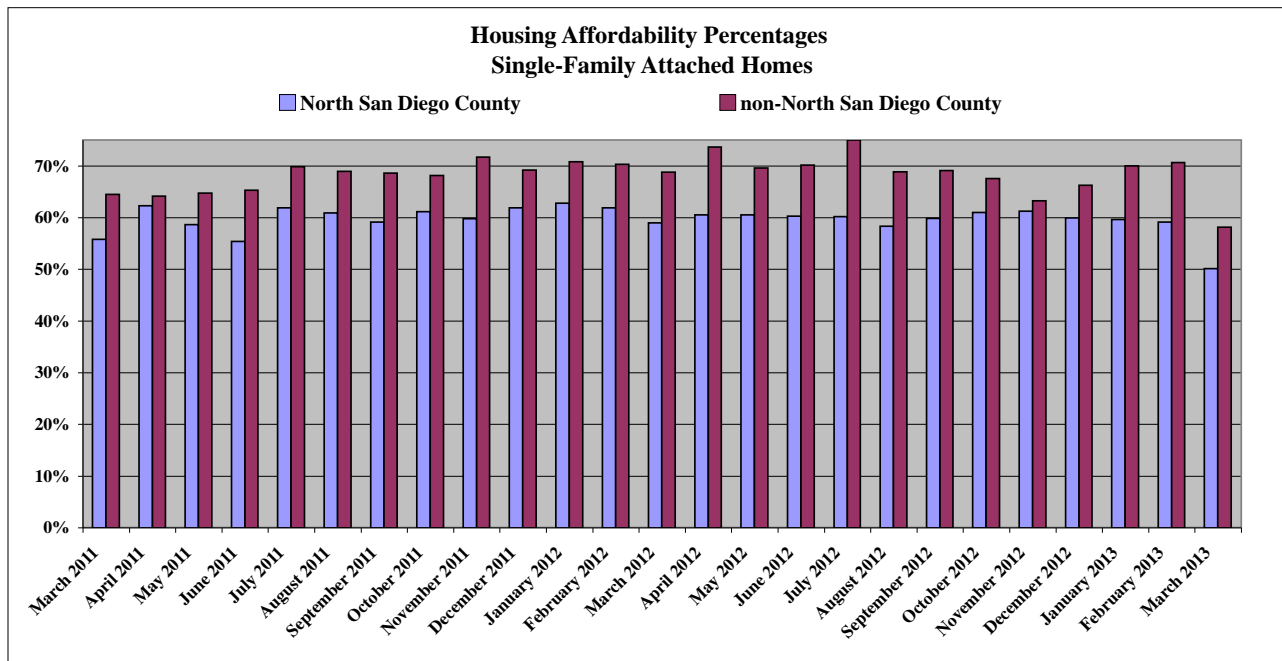
- The number of sold SFA units increased 22.05 percent from February 2013 to March 2013; the number of sold SFA units in non-North County Zip Codes increased 35.75 percent from February 2013 to March 2013.
- Year-over SFA sales in North San Diego County increased 10.69 percent, compared to March 2012. Non-North County year-over sold units increased 13.16, compared to March 2012.
- SFA listings (active and contingent) in North San Diego County increased slightly at 0.5 percent in March 2013, from February 2013, but declined 47.25 percent year-over compared to March 2012. San Diego County SFA listings (active and contingent) increased 1.96 percent from February 2013 to March 2013, but decreased 40.63 percent year-over compared to March 2012.



North San Diego County HomeDex™ March 2013 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 \$1,344 in February 2013 to \$1,651 in March 2013. The monthly payment for the median-priced SFA home in non-North San Diego County zip codes increased from \$1,041 in February 2013 to \$1,380 in March 2013.
- The percent of San Diego County households able to afford the median-priced SFA home in North County decreased to 50 percent in March 2013, from 59 percent in February 2013.³ The SFA home affordability level for non-North San Diego County zip codes fell to 58 percent in March 2013, from 71 percent in February 2013.
- In March 2012, 59 percent of county households were able to afford the median-priced SFA home in North San Diego County and 69 percent were able to afford the median-priced SFA home in non-North County zip codes.



North San Diego County **HomeDex™**
March 2013 Summary Report
Single-Family Attached Homes

North San Diego County HomeDex™
March 2013 Summary Report
Single-Family Attached Homes

North San Diego County Housing Characteristics Single-Family Attached Homes March 2013	
Median Price	\$317,000
Average Price	\$351,905
Median Price per Square Foot	\$241
Lowest-Priced Home Sold	\$75,000
Highest-Priced Home Sold	\$1,200,000
Number Units Sold	321
Total Sales	\$112,961,536
Median Days on Market	26
Median Square Feet	1,275
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	28

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
March 2012	\$249,738	\$202,000	59%	69%
April 2012	\$255,000	\$191,500	61%	74%
May 2012	\$254,000	\$210,000	60%	70%
June 2012	\$259,000	\$210,000	60%	70%
July 2012	\$265,000	\$220,000	60%	75%
August 2012	\$280,000	\$222,000	58%	69%
September 2012	\$273,000	\$223,500	60%	69%
October 2012	\$265,000	\$231,500	61%	68%
November 2012	\$267,500	\$256,850	61%	63%
December 2012	\$280,000	\$244,000	60%	66%
January 2013	\$285,000	\$227,000	60%	70%
February 2013	\$289,000	\$224,000	59%	71%
March 2013	\$317,000	\$265,000	50%	58%

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North San Diego County HomeDex™
March 2013 Summary Report
Single-Family Attached Homes

North San Diego County Zip Codes	March 2013 Affordability	March 2012 Affordability	March 2013 Median Price	% Price Chg. from March 2012	March 2013 Sold Listings	Median Days on Market March 2013	Med. Days on Market % Chg. from Feb. 2013
92003 - BONSBALL	82%	93%	\$145,000	107%	3	33	175%
92007 - CARDIFF	39%	33%	\$397,500	-9%	4	35	9%
92008 - CARLSBAD	43%	46%	\$362,450	8%	10	44	-46%
92009 - CARLSBAD	45%	55%	\$352,000	29%	27	58	100%
92010 - CARLSBAD	50%	52%	\$315,000	7%	7	13	-90%
92011 - CARLSBAD	30%	34%	\$482,500	12%	10	18	-44%
92014 - DEL MAR	32%	36%	\$460,000	11%	10	28	-64%
92024 - ENCINITAS	34%	43%	\$440,000	26%	19	17	-6%
92025 - ESCONDIDO	78%	79%	\$165,000	9%	6	7	-85%
92026 - ESCONDIDO	72%	78%	\$196,000	23%	3	108	-
92027 - ESCONDIDO	88%	86%	\$104,751	-8%	6	59	-40%
92028 - FALLBROOK	60%	89%	\$250,000	163%	1	9	-93%
92029 - ESCONDIDO	61%	60%	\$245,000	2%	1	8	-
92054 - OCEANSIDE	38%	51%	\$410,000	36%	15	101	100%
92056 - OCEANSIDE	69%	75%	\$210,000	21%	27	23	-23%
92057 - OCEANSIDE	77%	81%	\$172,450	21%	18	27	-40%
92058 - OCEANSIDE	72%	79%	\$195,000	-	1	15	-
92059 - PALA	-	67%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	49%	57%	\$325,000	23%	9	9	-91%
92065 - RAMONA	43%	87%	\$365,000	245%	1	203	464%
92067 - RANCHO SANTA FE	-	-	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	66%	81%	\$221,000	58%	5	21	-29%
92075 - SOLANA BEACH	21%	25%	\$600,000	13%	20	41	-24%
92078 - SAN MARCOS	51%	61%	\$311,250	31%	26	30	20%
92081 - VISTA	62%	73%	\$242,000	33%	3	7	-91%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	68%	75%	\$213,000	22%	6	50	-46%
92084 - VISTA	78%	86%	\$168,000	49%	1	75	226%
92091 - RANCHO SANTA FE	23%	19%	\$572,500	-8%	2	58	-
92127 - RANCHO BERNARDO	58%	53%	\$265,000	-7%	13	72	118%
92128 - RANCHO BERNARDO	60%	64%	\$250,900	12%	35	11	-71%
92129 - RANCHO PENASQUITOS	57%	68%	\$271,000	32%	12	10	-89%
92130 - CARMEL VALLEY	35%	41%	\$434,767	19%	21	6	-57%

North San Diego County HomeDex™
March 2013 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.

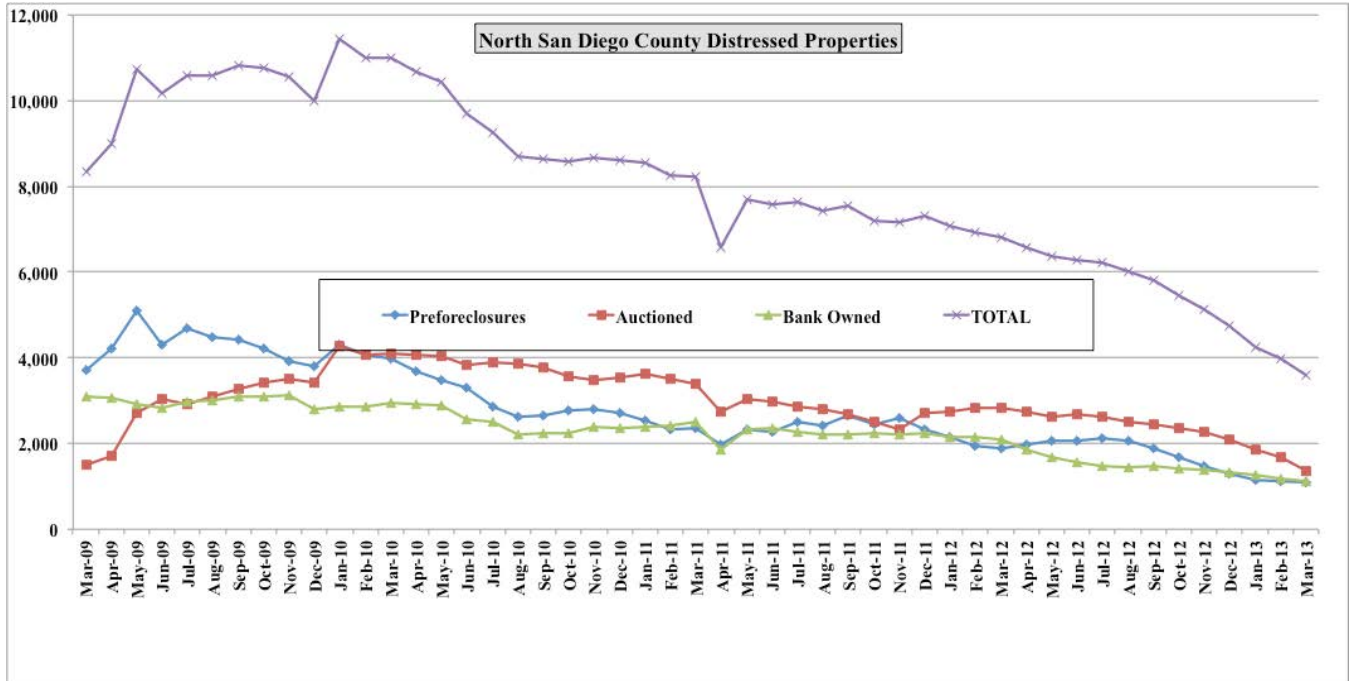
² The reported days-on-market number is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; the occurrence of re-listing biases downward the reported days-on-market.

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 required an annual income of \$66,040 for the median-priced SFA home – an amount earned by 50 percent of San Diego County households.

North San Diego County HomeDex™
Foreclosure Activity Report – Ending March 2013

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties ¹ ending March 2013	% Chg. from Pre-Foreclosures ending February 2013	Number of Bank-Owned ending March 2013	% Chg. from Bank-Owned ending February 2013
92003 - BONSALL	3	50.00%	24	-7.69%
92007 - CARDIFF	8	-20.00%	3	0.00%
92008 - CARLSBAD	28	21.74%	18	-10.00%
92009 - CARLSBAD	45	2.27%	39	8.33%
92010 - CARLSBAD	23	43.75%	13	-7.14%
92011 - CARLSBAD	49	0.00%	12	0.00%
92014 - DEL MAR	11	-8.33%	21	40.00%
92024 - ENCINITAS	37	2.78%	44	-4.35%
92025 - ESCONDIDO	36	-25.00%	57	1.79%
92026 - ESCONDIDO	69	4.55%	63	-3.08%
92027 - ESCONDIDO	44	-16.98%	35	-7.89%
92028 - FALLBROOK	53	-11.67%	71	-8.97%
92029 - ESCONDIDO	16	0.00%	32	-5.88%
92054 - OCEANSIDE	29	0.00%	64	-3.03%
92056 - OCEANSIDE	60	5.26%	49	0.00%
92057 - OCEANSIDE	85	4.94%	50	-13.79%
92059 - PALA	0	-	2	0.00%
92061 - PAUMA VALLEY	3	0.00%	2	0.00%
92064 - POWAY	44	12.82%	20	-4.76%
92065 - RAMONA	58	-6.45%	65	-13.33%
92067 - RANCHO SANTA FE	3	-25.00%	31	0.00%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	42	-10.64%	62	-6.06%
92075 - SOLANA BEACH	8	0.00%	12	-20.00%
92078 - SAN MARCOS	39	11.43%	37	-5.13%
92081 - VISTA	40	11.11%	25	8.70%
92082 - VALLEY CENTER	35	34.62%	87	-3.33%
92083 - VISTA	40	8.11%	41	-8.89%
92084 - VISTA	57	-8.06%	51	-8.93%
92091 - RANCHO SANTA FE	2	0.00%	3	50.00%
92127 - RANCHO BERNARDO	42	-2.33%	43	-17.31%
92128 - RANCHO BERNARDO	43	4.88%	21	5.00%
92129 - RANCHO PENASQUITOS	21	-25.00%	17	-22.73%
92130 - CARMEL VALLEY	24	-20.00%	10	-16.67%
TOTALS	1,097	-0.72%	1,124	-5.47%

North San Diego County HomeDex™ Foreclosure Activity Report – Ending March 2013



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.

² Zip code 92003 (Bonsall) actually reported 96 auctioned properties in March 2013, including 87 undeveloped parcels from one proposed new development; the individual parcels from this development are reported as one auctioned property.



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