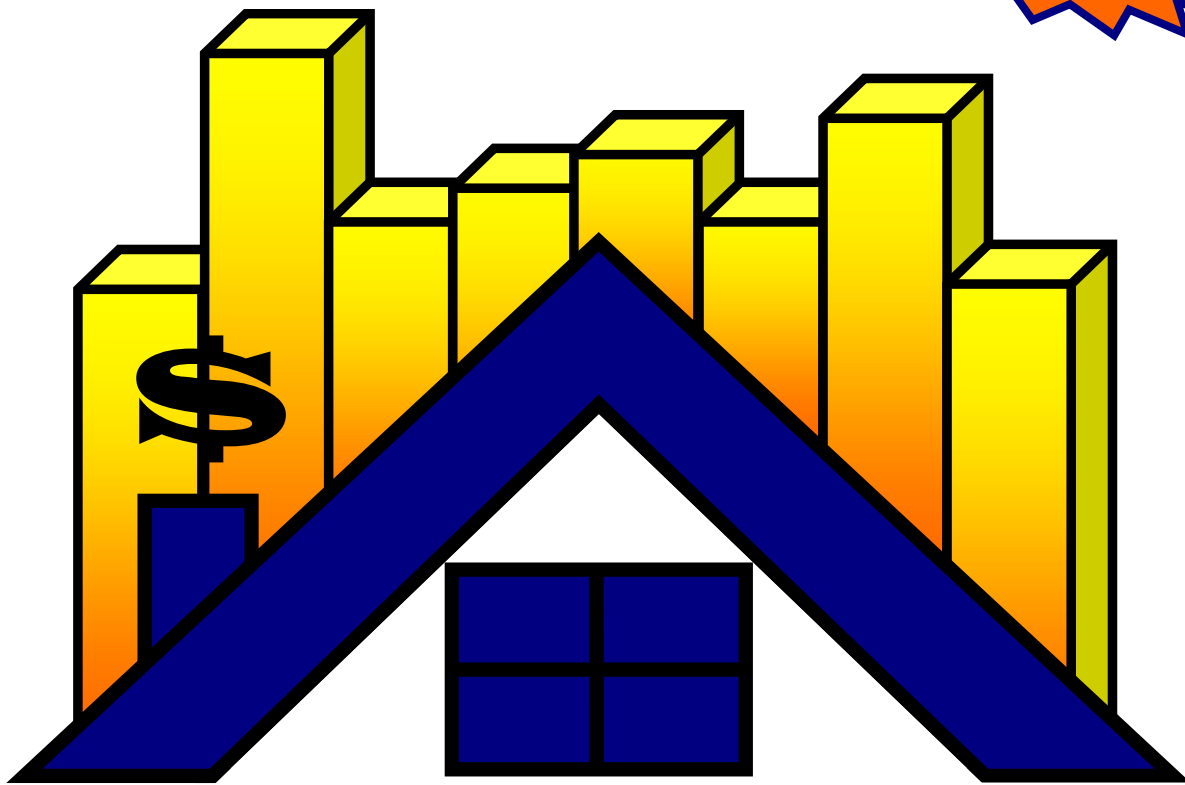


**NSDCAR
MEMBER
BENEFIT!**



North San Diego County
HomeDex™

North County
January 2010 REPORT
December 2009 Statistics



North San Diego County
Association of REALTORS®

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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.

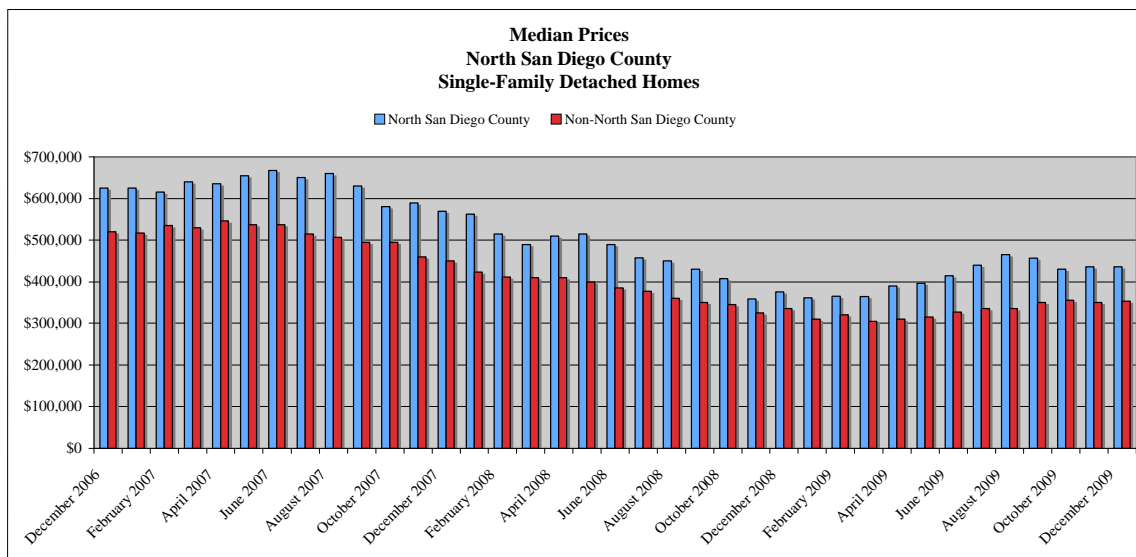
Statistics obtained from MLS data.

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North San Diego County HomeDex™ December 2009 Summary Report Single-Family Detached Homes

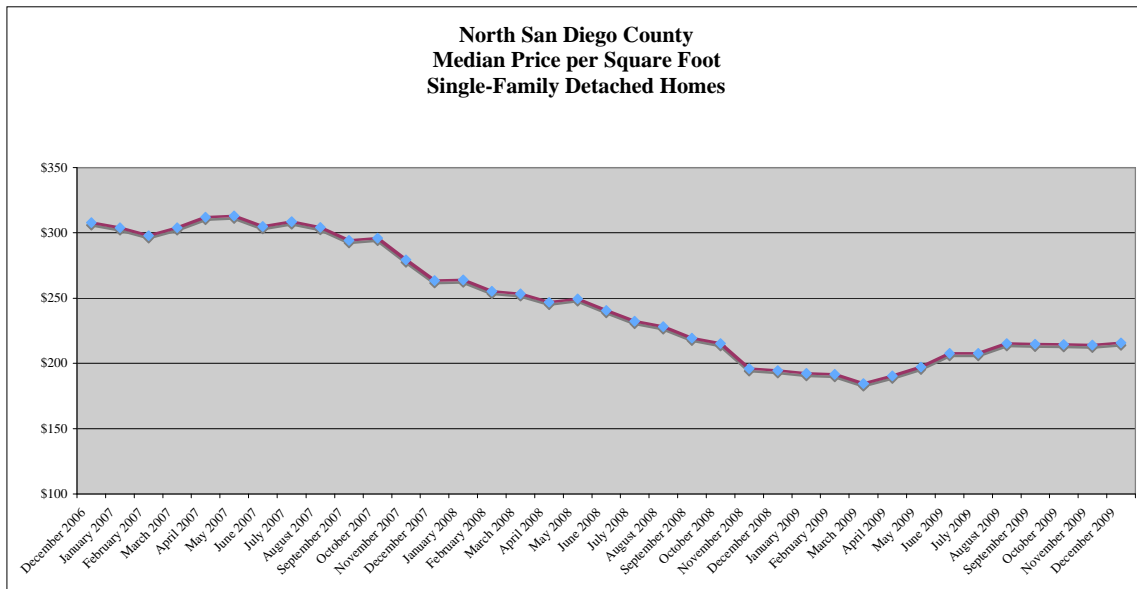
Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – remained at \$370,000 in December 2009.¹
- The median-priced single-family detached (SFD) home in North San Diego County decreased 0.6 percent to \$436,000 in December 2009 from \$436,250 in November 2009. The SFD median price in Non-North County zip codes rose 0.89 percent to \$353,000 in December 2009 from \$349,900 in November 2009.
- Year-over median SFD price in North San Diego County increased 16.19 percent from \$375,250 in December 2008, continuing a trend of rising year-over prices from August 2009 following 22 months of price declines. Year-over median price rose 5.37 percent in Non-North County from \$335,000 in November 2008, the third straight month of year-over increases.
- The countywide median SFD price increased 1.6 percent to \$385,000 in December 2009 from \$378,950 in November 2009, and increased ten percent year-over from December 2008 – this was the fourth month of year-over price increases county-wide.
- The overall median price for single-family detached homes was \$414,000 in 2009, compared to \$454,000 in 2008.



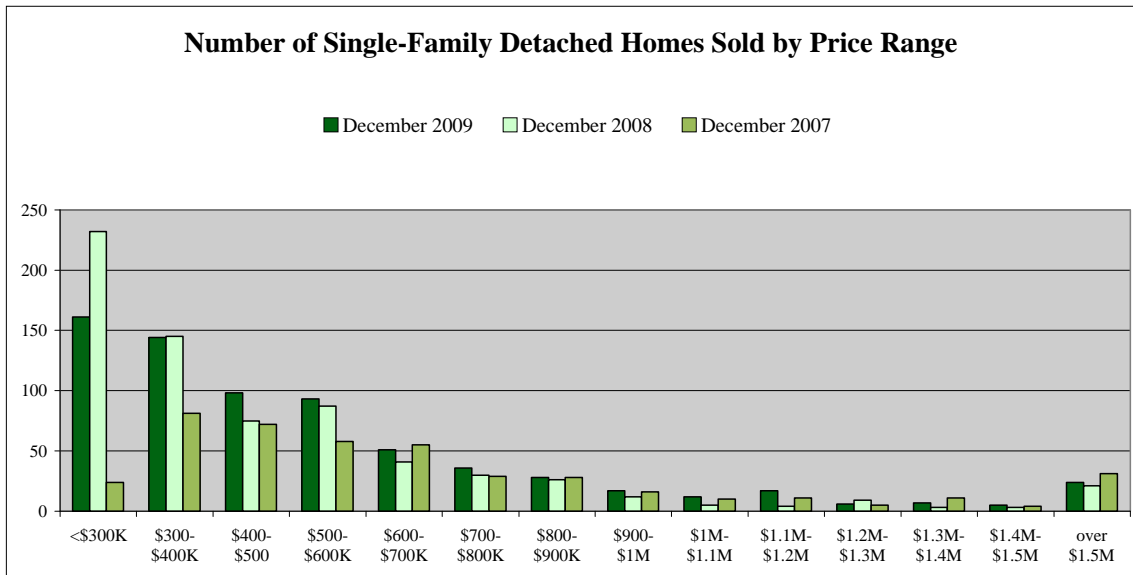
North San Diego County HomeDex™ December 2009 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes increased from 35 days in November 2009 to 38 in December 2009. The average number of days-on-market remained at 69 in December 2009.²
- The SFD median price-per-square foot increased from \$214 in November 2009 to \$216 in December 2009, up 10.98 percent year-over from \$194 in December 2008. This follows a nine percent year-over increase November 2009, which was preceded by over two years of price declines (year-over declines ranged from 10 percent and 25 percent between December 2007 and July 2009, and 0.4 percent to 6 percent between August 2009 and October 2009.)



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Detached Homes

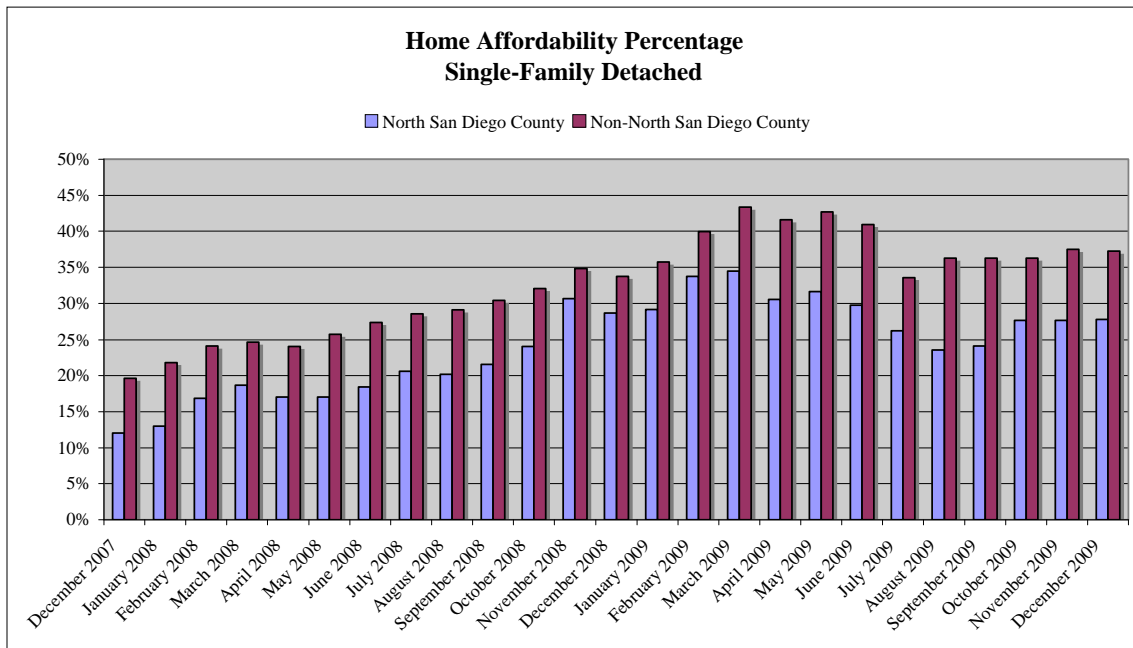
- There were 3,262 (active and contingent) SFD listings in North San Diego County ending December 2009, down nine percent from November 2009 and down 23 percent from November 2008. Active listings decreased by more than 20 percent year-over during each month of the last quarter of 2009.
- There were 6,937 (active and contingent) listings in San Diego County ending December 2009, a decrease of 18.55 percent from December 2008.
- The number of North San Diego County SFD units sold increased 28.8 percent from 632 in November 2009 to 814 in December 2009, and was up 17.46 percent year-over from December 2008. This continues a general trend of year-over increases in sold units since mid-2008.
- Total sales volume increased 27 percent year-over in December 2009 for the second straight month, countering a trend of year-over declines throughout 2009.



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Detached Homes

Housing Affordability – Single-Family Detached Homes

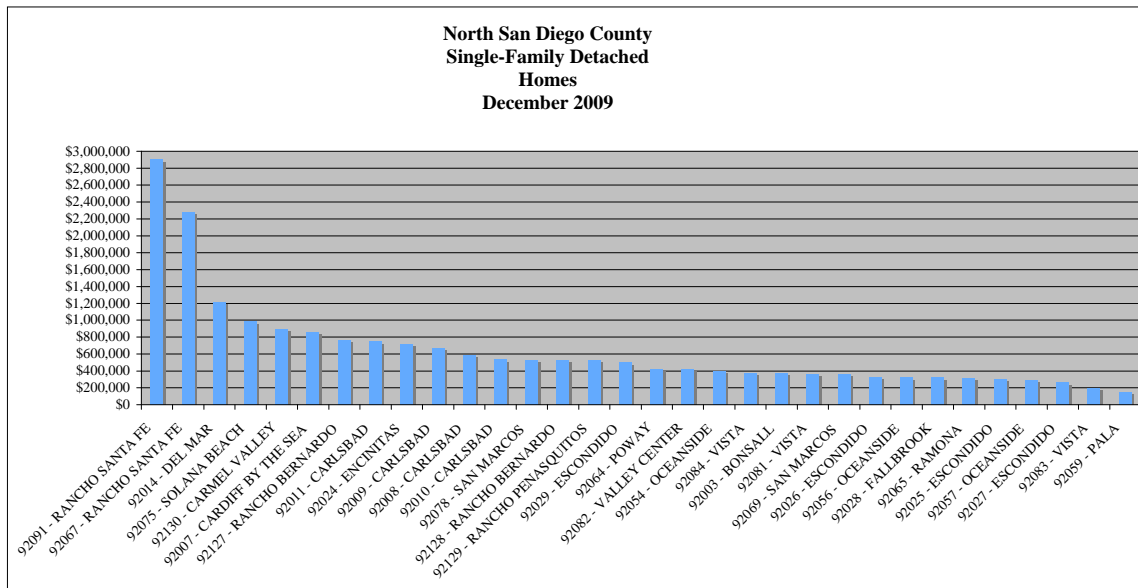
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County was \$2,365 in December 2009 (based on a conventional mortgage.) The monthly payment for the median-priced SFD home in Non-North San Diego County increased to \$1,915 in December 2009 from \$1,897 in November 2009.
- The percent of San Diego County households that could afford the median-priced SFD home in North County remained at 28 percent in December 2009 for the third straight month, according to the North San Diego County HomeDex™, down from the peak of 34 percent in February-March 2009. The affordability percentage fell slightly to 37 percent in Non-North County from 38 percent in November 2009.³ The HomeDex™ affordability percentage was 29 percent in North County and 34 percent in Non-North San Diego County zip codes in December 2008.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – was 35 percent in December 2009.



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Detached Homes

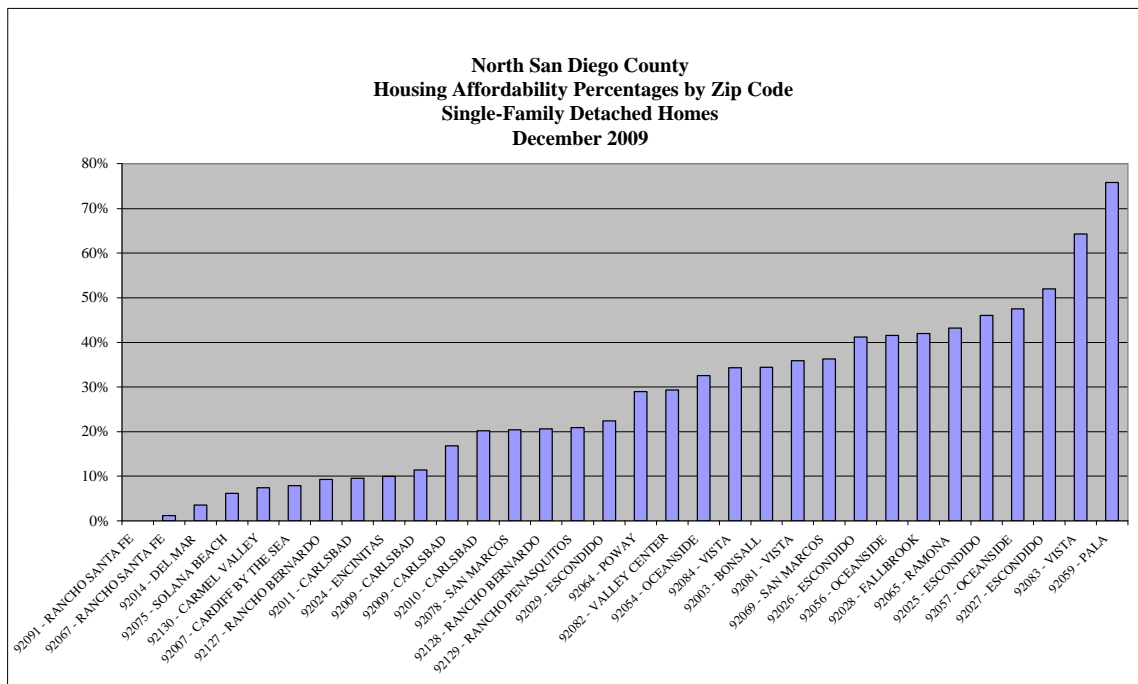
Single-Family Detached Home Prices and Affordability by North County Zip Codes⁴

- Rancho Santa Fe (92067, 92067) reported the highest median SFD prices at over two million dollars followed by Del Mar (92014) at \$1.2 million, Solana Beach (92075) at \$982,500, Carmel Valley (92130) at \$894,275, and Cardiff (92007) at \$862,500.
- Rancho Bernardo (92127), Carlsbad (92011), and Encinitas (92024) had median prices between \$720,000 and \$767,500 with Carlsbad (92009) at \$675,000. Rancho Bernardo (92128), Carlsbad (92008, 92010), Rancho Penasquitos (92129), Escondido (92029), and San Marcos (92078) reported median prices ranging between \$500,000 and \$590,000 with Poway (92064) and Valley Center (92082) in the \$420,000s.
- Vista (92081, 92084), San Marcos (92069), Escondido (92026), Ramona (92065), Fallbrook (92028), Bonsall (92003), and Oceanside (92054, 92056) reported median SFD prices between \$315,000 and \$394,000 with Escondido (92025, 92027), Oceanside (92057), and Vista (92083) between \$200,000 and \$300,000 followed by Pala (2059) at \$148,000.



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Detached Homes

- Rancho Santa Fe (92067, 92091), Del Mar (92014), Cardiff (92007), Carmel Valley (92130), Rancho Bernardo (92127), and Solana Beach (92075) were the least affordable areas in North San Diego County with less than ten percent of county households able to afford the median-priced home. Carlsbad (92008, 92009, 92011) and Encinitas (92007) reported affordability percentages between 10 percent and 17 percent. Rancho Bernardo (92128), Poway (92064), Carlsbad (92010), San Marcos (92078), Valley Center (92082), and Rancho Penasquitos (92129) had affordability percentages between 20 percent and 29 percent. Bonsall (92003), Oceanside (92054), Vista (92081, 92084) and San Marcos (92069) reported affordability percentages between 33 and 36 percent.⁵
- Oceanside (92056, 92057), Fallbrook (92028), Ramona (92065), and Escondido (92025, 92026) had affordability percentages between 41 and 47 percent with Escondido (92027) at 52 percent, Vista (92083) at 64 percent, and Pala (92059) at 76 percent.



North San Diego County HomeDex™
December 2009 Summary Report
Single-Family Detached Homes

North San Diego County Housing Characteristics Single-Family Detached Homes December 2009	
Median Price	\$436,000
Average Price	\$559,271
Median Price per Square Foot	\$216
Lowest-Priced Home Sold	\$250
Highest-Priced Home Sold	\$6,200,000
Number Units Sold	814
Total Sales ⁶	\$455,246,569
Median Days on Market	38
Median Square Feet	1,982
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	8,700
Median Age (years) of Homes Sold	22

Month/Year	<i>Median Home Prices</i>		<i>HomeDex™ (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
December 2008	\$375,000	\$335,000	29%	34%
January 2009	\$361,250	\$310,000	29%	36%
February 2009	\$364,900	\$320,000	34%	40%
March 2009	\$364,000	\$305,000	34%	43%
April 2009	\$390,000	\$310,000	31%	42%
May 2009	\$397,000	\$315,000	32%	43%
June 2009	\$415,000	\$326,750	30%	41%
July 2009	\$440,000	\$335,000	26%	34%
August 2009	\$465,000	\$335,000	24%	38%
September 2009	\$457,000	\$349,950	24%	36%
October 2009	\$430,000	\$355,000	28%	37%
November 2009	\$436,250	\$349,900	28%	38%
December 2009	\$436,000	\$353,000	28%	37%

North San Diego County HomeDex™
December 2009 Summary Report
Single-Family Detached Homes

North San Diego County Zip Codes	Dec. 2009 Affordability ⁷	Dec. 2008 Affordability	Dec. 2009 Median Price	% Price Chg. From Dec. 2008	Dec. 2009 Sold Listings	Median Days on Market Dec. 2009	Median Days on Market % Chg. from Dec. 2009
92003 - BONSALL	34%	5%	\$377,500	-59%	8	45	-39%
92007 - CARDIFF	8%	15%	\$862,500	58%	9	33	-71%
92008 - CARLSBAD	17%	14%	\$589,500	4%	10	28	-68%
92009 - CARLSBAD	11%	9%	\$675,000	0%	33	36	85%
92010 - CARLSBAD	20%	14%	\$535,000	-3%	7	62	114%
92011 - CARLSBAD	10%	6%	\$749,500	-10%	18	64	-2%
92014 - DEL MAR	4%	6%	\$1,214,000	45%	14	94	5%
92024 - ENCINITAS	10%	9%	\$720,000	11%	30	48	-30%
92025 - ESCONDIDO	46%	55%	\$298,000	39%	26	34	-1%
92026 - ESCONDIDO	41%	45%	\$326,950	23%	46	29	6%
92027 - ESCONDIDO	52%	51%	\$262,175	12%	48	20	-5%
92028 - FALLBROOK	42%	38%	\$322,500	6%	34	52	32%
92029 - ESCONDIDO	22%	26%	\$500,000	26%	7	81	57%
92054 - OCEANSIDE	33%	37%	\$393,600	27%	22	16	-27%
92056 - OCEANSIDE	42%	34%	\$325,000	-2%	37	25	32%
92057 - OCEANSIDE	47%	35%	\$289,300	-11%	58	39	42%
92059 - PALA	76%	43%	\$148,000	-47%	1	14	-73%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	29%	20%	\$425,000	-9%	18	61	69%
92065 - RAMONA	43%	32%	\$315,000	-10%	31	60	-24%
92067 - RANCHO SANTA FE	1%	0%	\$2,284,166	-1%	10	85	34%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	36%	33%	\$361,000	6%	33	18	-16%
92075 - SOLANA BEACH	6%	3%	\$982,500	-30%	12	103	-29%
92078 - SAN MARCOS	20%	18%	\$532,500	6%	38	39	111%
92081 - VISTA	36%	33%	\$364,750	6%	30	26	-6%
92082 - VALLEY CENTER	29%	28%	\$422,500	11%	20	60	-33%
92083 - VISTA	64%	50%	\$200,000	-16%	27	32	3%
92084 - VISTA	34%	34%	\$379,000	13%	35	33	14%
92091 - RANCHO SANTA FE	0%	0%	\$2,900,000	-6%	2	46	-73%
92127 - RANCHO BERNARDO	9%	8%	\$767,500	1%	36	37	38%
92128 - RANCHO BERNARDO	21%	21%	\$529,000	16%	39	41	37%
92129 - RANCHO PENASQUITOS	21%	11%	\$524,500	-13%	32	44	-6%
92130 - CARMEL VALLEY	7%	5%	\$894,275	-6%	43	52	-6%

North San Diego County HomeDex™ December 2009 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 during December 2009 required an annual income of \$94,613 for the median-priced SFD home – an amount earned by 28 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 HomeDex™ affordability percentages show the percent of San Diego County households that can “afford” the median-priced SFD home in a particular zip code, assuming homeowners place 20 percent down and spend no more than a third of their income on housing given prevailing monthly interest rates.

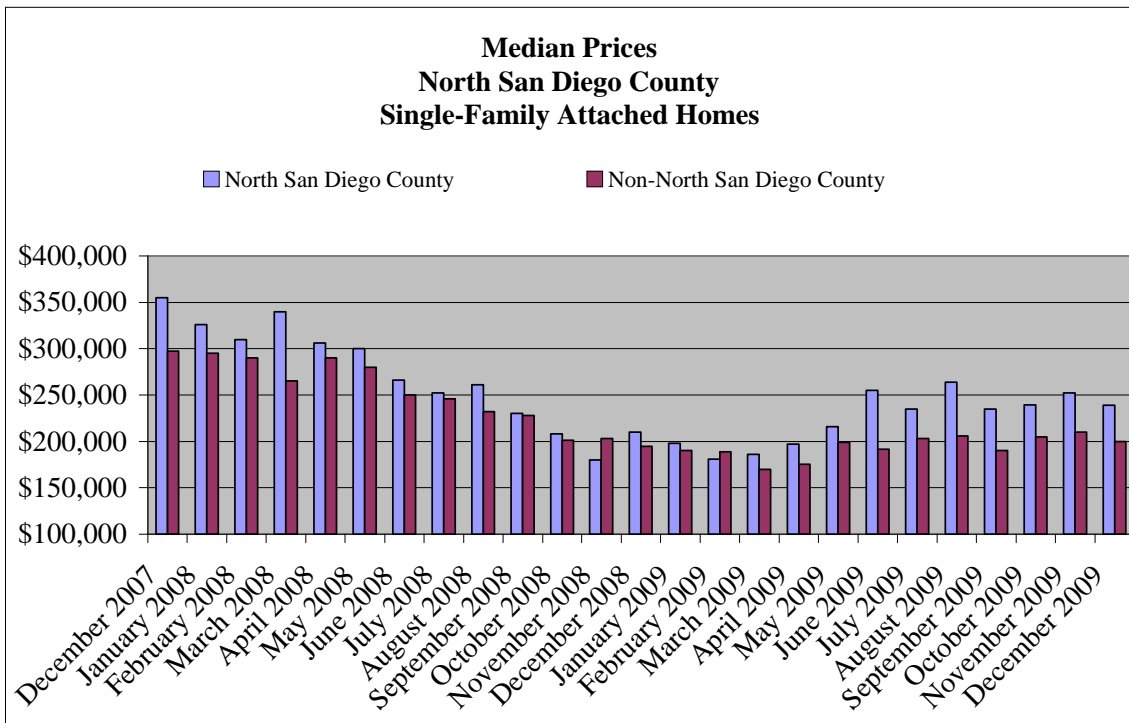
⁶ Total SFD sales in North County were \$355,470,037 in November 2009 and \$346,904,720 in December 2008.

⁷ Percent of San Diego County households that can “afford” the median-priced home in a particular zip code – see footnotes 3 and 5.

North San Diego County HomeDex™ December 2009 Summary Report Single-Family Attached Homes

Single-Family Attached Home Prices

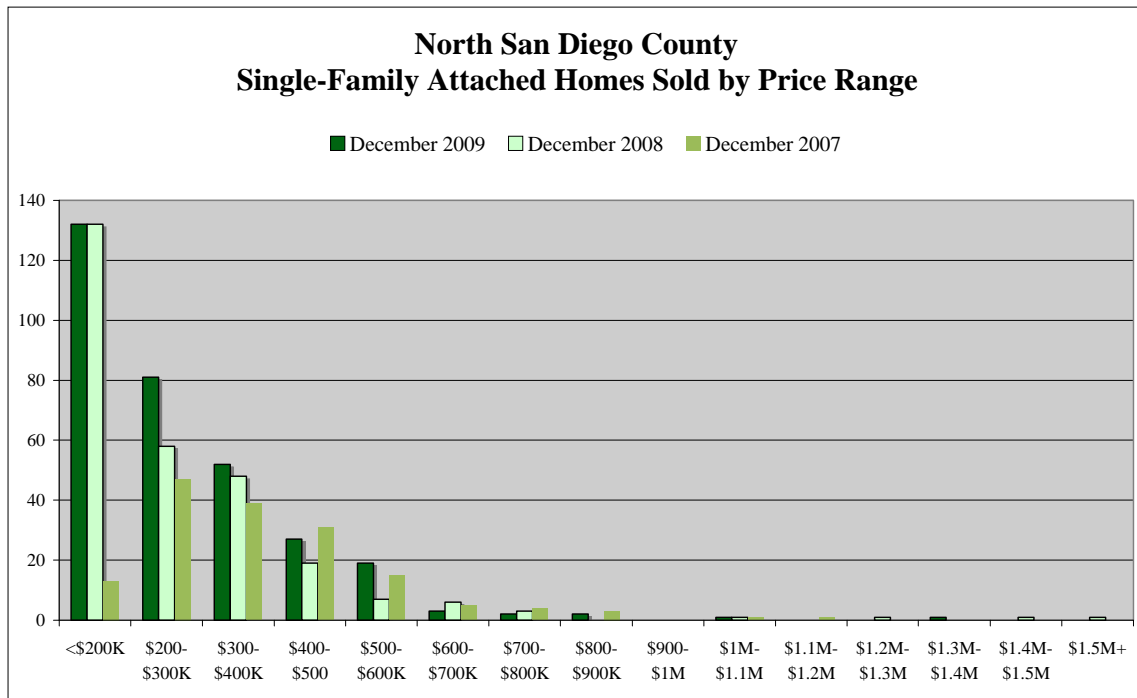
- North San Diego County median-priced single-family attached (SFA) home fell 5.45 percent to \$238,750 in December 2009 from \$252,500 in November 2009. The Non-North San Diego County SFA home median price declined 4.76 percent to \$200,000 in December 2009 from \$210,000 in November 2009.¹
- North San Diego County SFA median prices increased 13.69 percent year-over from \$210,000 in December 2008 continuing a five-month trend of year-over price increases, the last three of which increased over 10 percent. This trend counters 24 months of year-over declines.
- Non-North County median SFA prices rose 2.56 percent year-over from \$195,000 in December 2008.
- The county-wide SFA home median price fell 4.23 percent to \$215,000 in December 2009 from \$224,500 in November 2009, and increased year-over 7.5 percent from December 2008.
- The median number of days-on-market for North County SFA homes sold remained at 33 in December 2009. The average number of days-on-market declined to 65 in December 2009 from 67 in November 2009.²



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; 760-750-4196 or Lynn Sullivan, NSDCAR Communications Director: lynn@nsdcar.com or
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North San Diego County HomeDex™ December 2009 Summary Report Single-Family Attached Homes

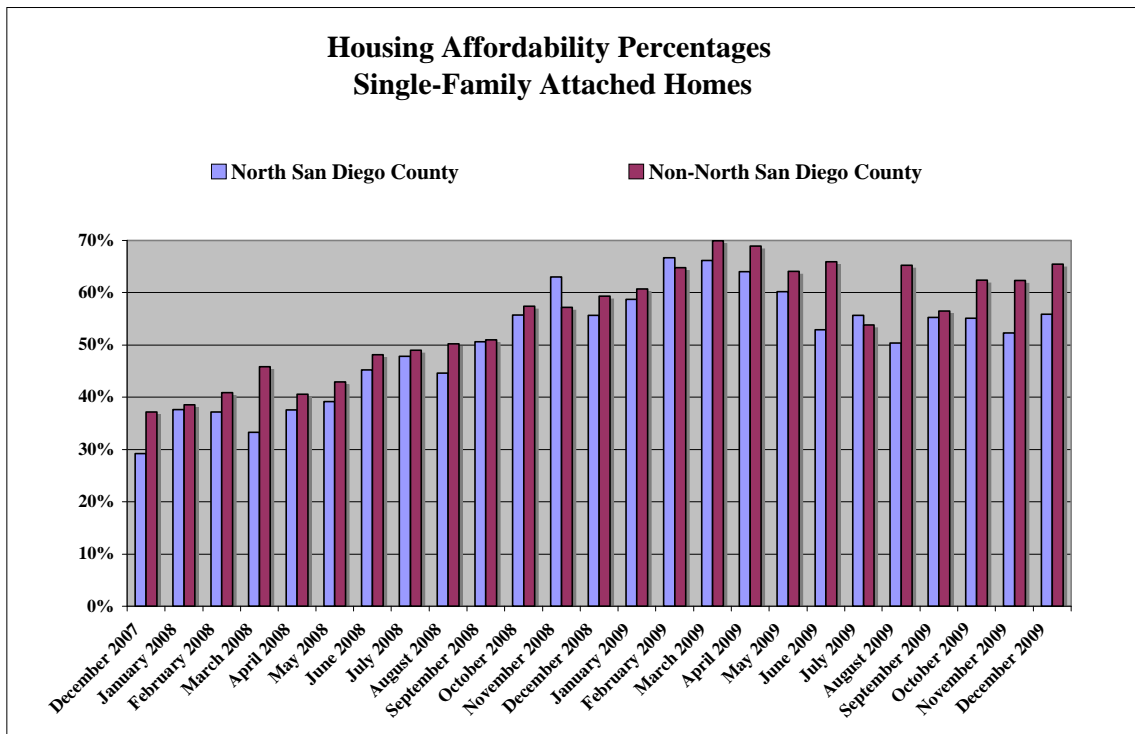
- The number of sold SFA units increased 10.34 percent in December 2009 from November 2009 across North San Diego County, and increased 15.15 percent in Non-North County. Year-over sales increased 15.52 percent in North County and 5.34 percent in Non-North County from December 2008. This continues a general trend of increased year-over sales in North County since mid-2008.
- There were 1,207 SFA listings (active and contingent) in North San Diego County ending December 2009, compared to 1,276 in November 2009. San Diego County (active and contingent) SFA listings were at 3,988 at the end of December 2009 compared to 4,347 in November 2009. North County SFA active listings were down 16 percent year-over, compared to 35 percent county-wide.



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Attached Homes

Housing Affordability – Single-Family Attached Homes

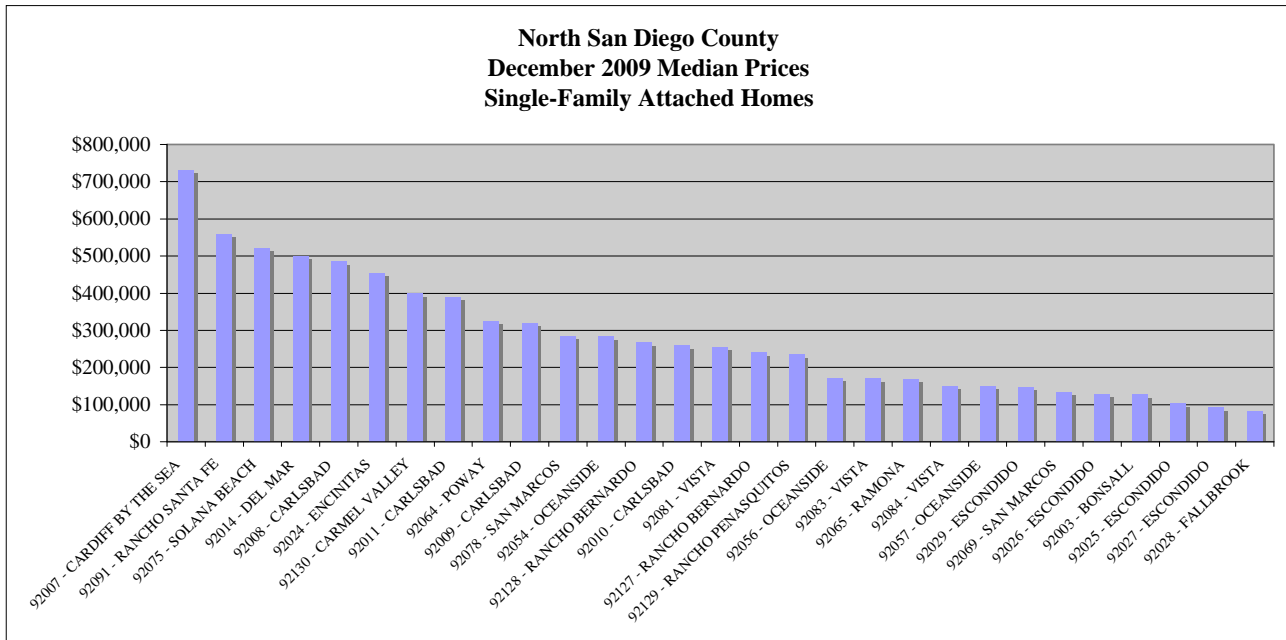
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFA home in North County decreased to \$1,295 in December 2009 from \$1,369 in November 2009. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes decreased to \$1,058 in December 2009 from \$1,100 in November 2009.
- SFA affordability increased slightly to 56 percent of San Diego County households able to afford the median-priced SFA home in North San Diego County in December 2009, compared to 52 percent in November 2009, and down from the peak of 67 percent in February 2009.³ The single-family attached home affordability level for Non-North San Diego County zip codes climbed to 65 percent in December 2009 from 62 percent in November 2009.
- 56 percent of county households could afford the median-priced SFA home in North San Diego County in December 2008, and 59 percent in Non-North County zip codes.



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Attached Homes

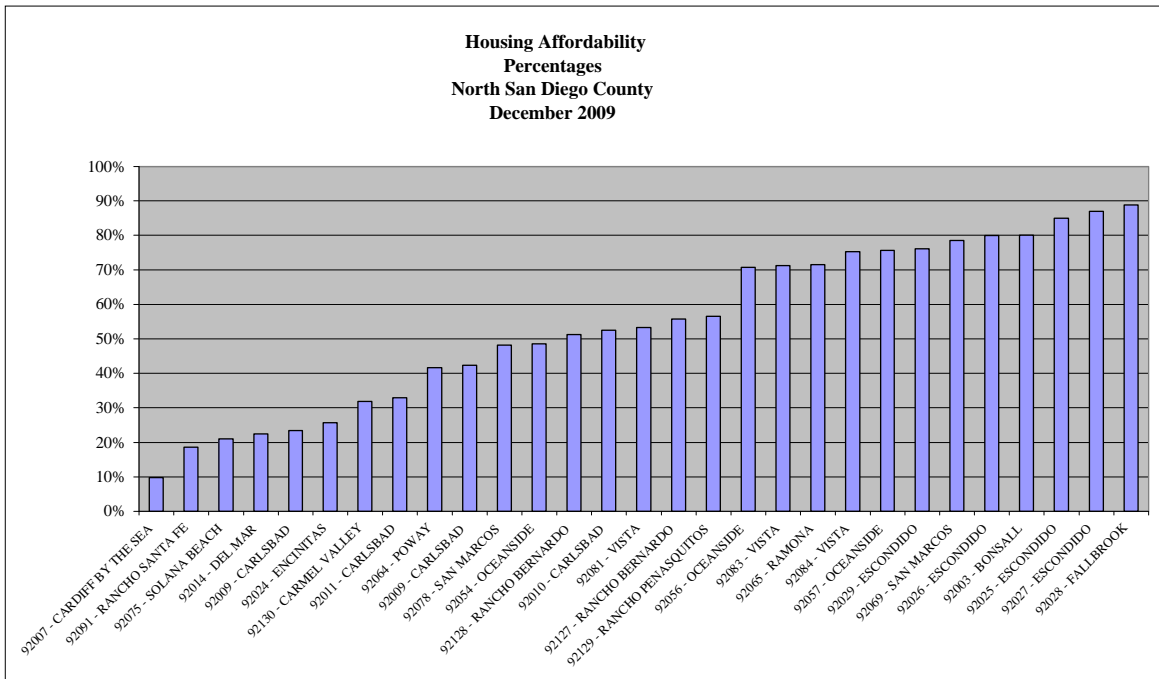
Single-Family Attached Home Prices and Affordability by North County Zip Codes⁴

- Cardiff (92007) reported the high median SFA home price at \$732,500 followed by Rancho Santa Fe (92091) at \$560,000 and Solana Beach (92075) at \$522,000 with Carlsbad (92008), Encinitas (92024), and Del Mar (92014) in the high \$400,000s.
- Carmel Valley (92130), Carlsbad (92009, 92011), and Poway (92064) reported median SFA prices between \$320,000 and \$399,900. Vista (92081), San Marcos (92078), Oceanside (92054), Rancho Bernardo (92127, 92128), Carlsbad (92010), and Rancho Penasquitos (92129) reported median prices ranging between \$235,000 and \$285,000. San Marcos (92069), Bonsall (92003), Oceanside (92056, 92057), Vista (92083, 92084), Ramona (92065), and Escondido (92025, 92026, 92029) had median SFA home prices between \$102,000 and \$172,000. Escondido (92027) and Fallbrook (92028) had the lowest median SFA prices.



North San Diego County HomeDex™ December 2009 Summary Report Single-Family Attached Homes

- Rancho Santa Fe (92067) and Cardiff (92007) reported the lowest level of SFA affordability with under 20 percent of county households able to afford the median-priced SFA home followed by Solana Beach (92075), Del Mar (921014), Carlsbad (92009), and Encinitas (92024) between 21 percent and 26 percent with Carmel Valley (92130) at 32 percent and Carlsbad (92011) at 33 percent.
- Rancho Bernardo (92127, 92128), Carlsbad (92010), Vista (92081), and Rancho Penasquitos (92129) reported affordability percentages between 51 percent and 57 percent with Oceanside (92056, 92057), Vista (92083, 92084), Ramona (2065), Escondido (92029), and San Marcos (92069) between 71 and 78 percent.⁵
- Bonsall (92003), Escondido (92025, 92026, 92027), and Fallbrook (92028) had affordability percentages over 80 percent.



North San Diego County HomeDex™
December 2009 Summary Report
Single-Family Attached Homes

North San Diego County Housing Characteristics Single-Family Attached Homes December 2009	
Median Price	\$238,750
Average Price	\$272,424
Median Price per Square Foot	\$207
Lowest-Priced Home Sold	\$50,000
Highest-Priced Home Sold	\$1,310,000
Number Units Sold	320
Total Sales ⁶	\$87,175,718
Median Days on Market	33
Median Square Feet	1,151
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	23

Month/Year	<i>SFA Median Home Prices</i>		<i>HomeDex Single-Family Attached Homes</i>	
	North San Diego County	Non-North San Diego County	North San Diego County	Non-North San Diego County
December 2008	\$210,000	\$195,000	56%	59%
January 2009	\$198,000	\$190,000	59%	61%
February 2009	\$181,000	\$189,000	67%	65%
March 2009	\$186,000	\$170,000	66%	70%
April 2009	\$197,000	\$175,500	64%	69%
May 2009	\$216,000	\$198,900	60%	64%
June 2009	\$255,000	\$191,500	53%	66%
July 2009	\$235,000	\$203,000	56%	54%
August 2009	\$264,000	\$206,000	50%	62%
September 2009	\$235,000	\$190,000	55%	57%
October 2009	\$239,250	\$205,000	55%	62%
November 2009	\$252,500	\$210,000	52%	62%
December 2009	\$238,750	\$200,000	56%	65%

Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.
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 not imply statistical significance.

North San Diego County HomeDex™
December 2009 Summary Report
Single-Family Attached Homes

North San Diego County Zip Codes	Dec. 2009 Affordability ⁷	Dec. 2008 Affordability	Dec. 2009 Median Price	% Price Chg. From Dec. 2008	Dec. 2009 Sold Listings	Median Days on Market Dec. 2009	Median Days on Market % Chg. from Nov. 2009
92003 - BONSBALL	80%	64%	\$127,000	-28%	2	31	126%
92007 - CARDIFF	10%	26%	\$732,500	85%	4	91	13%
92008 - CARLSBAD	23%	15%	\$485,000	-12%	8	74	-
92009 - CARLSBAD	42%	46%	\$320,000	23%	19	33	12%
92010 - CARLSBAD	52%	34%	\$259,500	-23%	10	10	-5%
92011 - CARLSBAD	33%	27%	\$390,500	0%	6	32	-29%
92014 - DEL MAR	22%	8%	\$499,500	-33%	4	45	-49%
92024 - ENCINITAS	26%	36%	\$453,500	44%	10	31	-19%
92025 - ESCONDIDO	85%	79%	\$102,500	-11%	8	29	217%
92026 - ESCONDIDO	80%	78%	\$127,500	6%	17	32	-40%
92027 - ESCONDIDO	87%	78%	\$92,000	-23%	10	69	273%
92028 - FALLBROOK	89%	-	\$83,000	-	1	16	-84%
92029 - ESCONDIDO	76%	72%	\$146,625	2%	2	136	282%
92054 - OCEANSIDE	49%	58%	\$283,000	41%	16	24	-63%
92056 - OCEANSIDE	71%	67%	\$172,000	4%	19	41	0%
92057 - OCEANSIDE	76%	75%	\$149,250	14%	20	43	110%
92059 - PALA	-	56%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	42%	30%	\$324,200	-12%	6	26	122%
92065 - RAMONA	71%	89%	\$168,750	141%	6	30	-51%
92067 - RANCHO SANTA FE	-	-	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	78%	66%	\$135,000	-20%	15	33	-54%
92075 - SOLANA BEACH	21%	9%	\$522,000	-20%	6	128	80%
92078 - SAN MARCOS	48%	42%	\$285,000	1%	16	56	-42%
92081 - VISTA	53%	40%	\$255,000	-14%	5	80	36%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	71%	74%	\$170,000	26%	9	21	-49%
92084 - VISTA	75%	71%	\$151,000	1%	4	20	18%
92091 - RANCHO SANTA FE	19%	-	\$560,000	-	2	95	210%
92127 - RANCHO BERNARDO	56%	48%	\$240,000	-4%	25	36	64%
92128 - RANCHO BERNARDO	51%	46%	\$267,000	3%	30	39	285%
92129 - RANCHO PENASQUITOS	57%	50%	\$235,000	-2%	17	19	322%
92130 - CARMEL VALLEY	32%	22%	\$399,900	-7%	23	18	38%

North San Diego County HomeDex™
December 2009 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 December 2009 required an annual income of \$51,809 for the median-priced SFA home – an amount earned by 56 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 HomeDex™ affordability percentage is the percent of San Diego County households that can “afford” the median-priced SFA home in a particular zip code, assuming homeowners place 20 percent down and spend no more than a third of their income on housing at the prevailing monthly interest rates.

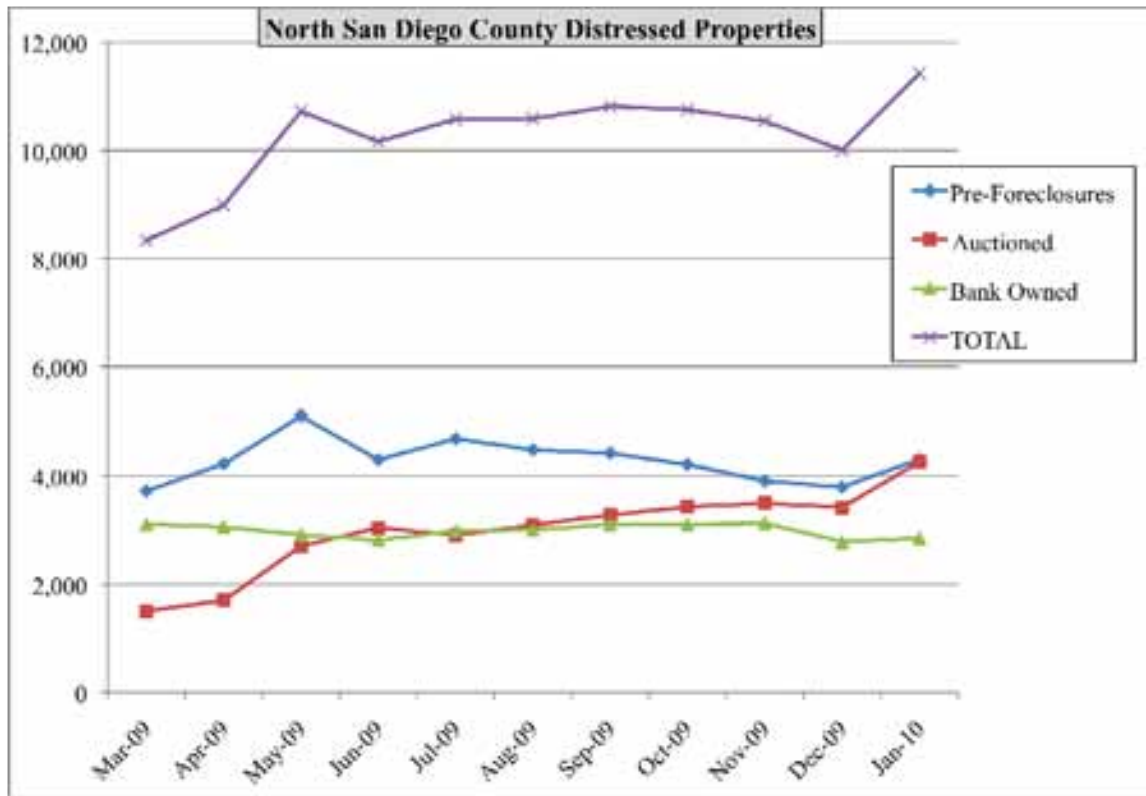
⁶ November 2009 total SFA sales were \$80,270,403 and \$70,535,387 in December 2008 for North San Diego County.

⁷ See footnote 3.

North San Diego County HomeDex™
Foreclosure Activity Report – Ending December 2009

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties ¹ ending December 2009	% Chg. from Pre-Foreclosures ending November 2009	Number of Bank-Owned Properties ending December 2009	% Chg. from Bank-Owned ending November 2009
92003 - BONSALL	40	29.03%	50	0.00%
92007 - CARDIFF	22	22.22%	10	-9.09%
92008 - CARLSBAD	73	8.96%	40	-11.11%
92009 - CARLSBAD	156	16.42%	97	5.43%
92010 - CARLSBAD	65	20.37%	67	1.52%
92011 - CARLSBAD	54	5.88%	21	40.00%
92014 - DEL MAR	27	-12.90%	10	-9.09%
92024 - ENCINITAS	118	7.27%	64	10.34%
92025 - ESCONDIDO	193	19.88%	237	-0.84%
92026 - ESCONDIDO	281	24.89%	195	-7.14%
92027 - ESCONDIDO	293	12.69%	171	3.64%
92028 - FALLBROOK	241	7.11%	179	11.88%
92029 - ESCONDIDO	74	23.33%	55	5.77%
92054 - OCEANSIDE	130	23.81%	94	-3.09%
92056 - OCEANSIDE	256	14.80%	142	0.00%
92057 - OCEANSIDE	362	11.04%	190	1.60%
92059 - PALA	3	0.00%	6	20.00%
92061 - PAUMA VALLEY	16	33.33%	10	11.11%
92064 - POWAY	141	0.00%	71	12.70%
92065 - RAMONA	181	14.56%	170	1.19%
92067 - RANCHO SANTA FE	16	23.08%	22	-12.00%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	224	23.76%	135	-0.74%
92075 - SOLANA BEACH	46	12.20%	32	14.29%
92078 - SAN MARCOS	182	-3.19%	87	8.75%
92081 - VISTA	103	13.19%	55	5.77%
92082 - VALLEY CENTER	113	18.95%	97	4.30%
92083 - VISTA	175	21.53%	114	-1.72%
92084 - VISTA	165	23.13%	133	1.53%
92091 - RANCHO SANTA FE	6	0.00%	4	33.33%
92127 - RANCHO BERNARDO	166	3.11%	95	6.74%
92128 - RANCHO BERNARDO	143	20.17%	85	7.59%
92129 - RANCHO PENASQUITOS	132	0.00%	73	0.00%
92130 - CARMEL VALLEY	111	15.63%	40	11.11%
TOTALS	4,308	13.49%	2,851	2.33%

North San Diego County HomeDex™ Foreclosure Activity Report – Ending December 2009



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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