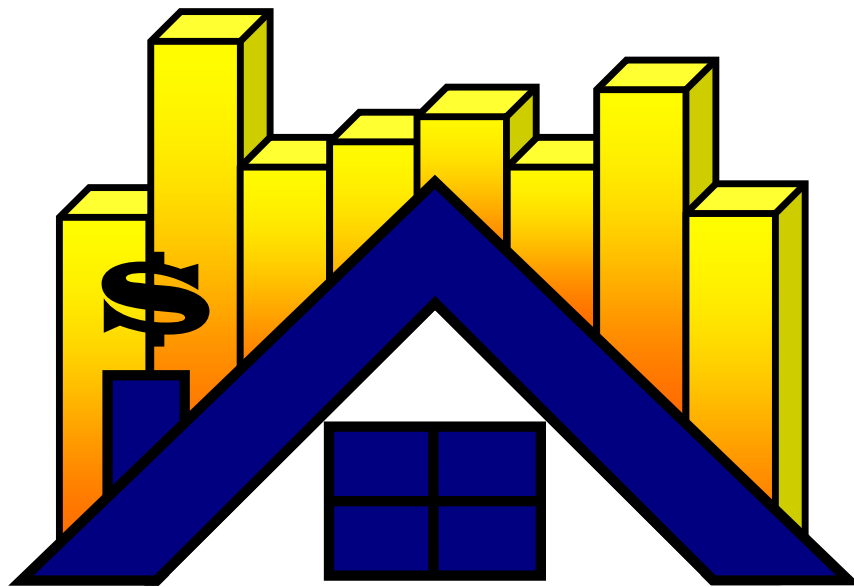


**NSDCAR  
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# ***North San Diego County***

# **HomeDex™**

North County

March 2010 REPORT

**February 2010 Statistics**



North San Diego County  
Association of REALTORS®

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Direct written requests for permission, together with a brief description of how the name and contents would be used, to Lynn Sullivan, NSDCAR Communications Director, at [Communications@nsdcar.com](mailto:Communications@nsdcar.com) and include the proposed user's contact information.

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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01/12/10

# HomeDex™ Key Points

## February 2010 Data

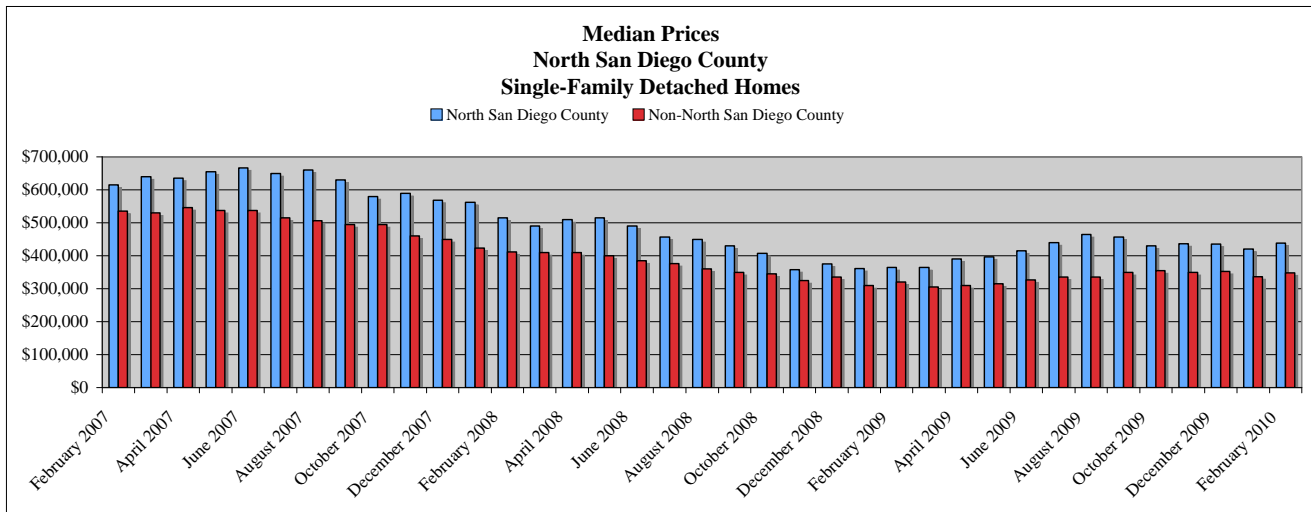
1. The median price for all North County home sales – attached and detached – increased 1.1% in February 2010 from January 2010, to \$365,000.
  - a. Detached homes in North County rose 4.52 percent, from January 2010 to February 2010, from \$420,000 to \$439,000.
    - i. Detached home prices OUTSIDE North County increased 4.52% from January 2010 to February 2010, from \$420,000 to \$439,000.
    - ii. January 2010 median single-family detached homes in North San Diego County increased 20.3%, from \$364,900 in February 2009, continuing a seven-month trend of rising year-over prices. The median price OUTSIDE North County for single-family homes rose 8.9 percent from the \$320,000 a year ago; the fifth straight month of year-over increases.
    - iii. The countywide median price of homes sold increased from \$365,500 in January 2010 to \$375,500 in February 2010 and was up 11.94% from the February 2009 number for the sixth month of year-over price increases countywide.
  - b. Attached home prices in North County increased during February 2010 by 6.67%, from \$225,000 a month earlier to \$240,000.
    - i. Non-North County attached home prices rose to \$205,750 from January 2010 to February 2010.
    - ii. North County attached homes increased 32.6% from \$181,000 a year ago; the seventh month of year-over price increases (five of which exceeded 13 percent) after 24 months of year-over declines.
  - c. Median days-on-market for single-family detached homes in North County increased to 40 days in February 2010. The number of North County single-family homes sold rose 10.55% last month, from 493 to 545. This continues a trend of year-over sales increases since summer 2008 (with the exceptions of year-over decreases January 2010 and October 2009).

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# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Detached Homes

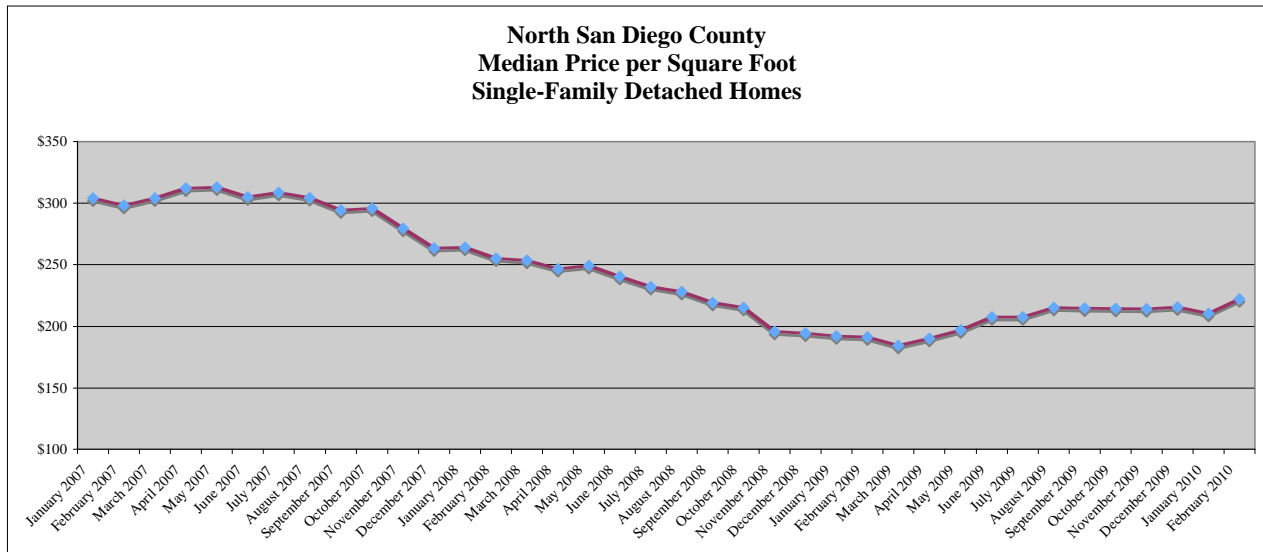
## Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – increased to \$365,000 in February 2010 from \$361,000 in January 2010.<sup>1</sup>
- The median-priced single-family detached (SFD) home in North San Diego County increased 4.52 percent to \$439,000 in February 2010 from \$420,000 in January 2010, countering two months of relatively small price declines. The SFD median price in Non-North County zip codes rose 3.41 percent to \$348,500 in February 2010 from \$337,000 in January 2010.
- Year-over median SFD price in North San Diego County increased 20.3 percent from \$364,900 in February 2009, making seven straight months of year-over price increases with the last four months exhibiting 16 percent to 21 percent year-over increases. Year-over median price rose 8.9 percent in Non-North County from \$320,000 in February 2009, five straight months of year-over increases.
- The countywide median SFD price increased 2.6 percent to \$375,000 in February 2010 from \$365,500 in January 2010, and increased 11.94 percent year-over from February 2009 -- the sixth consecutive month of year-over price increases countywide.



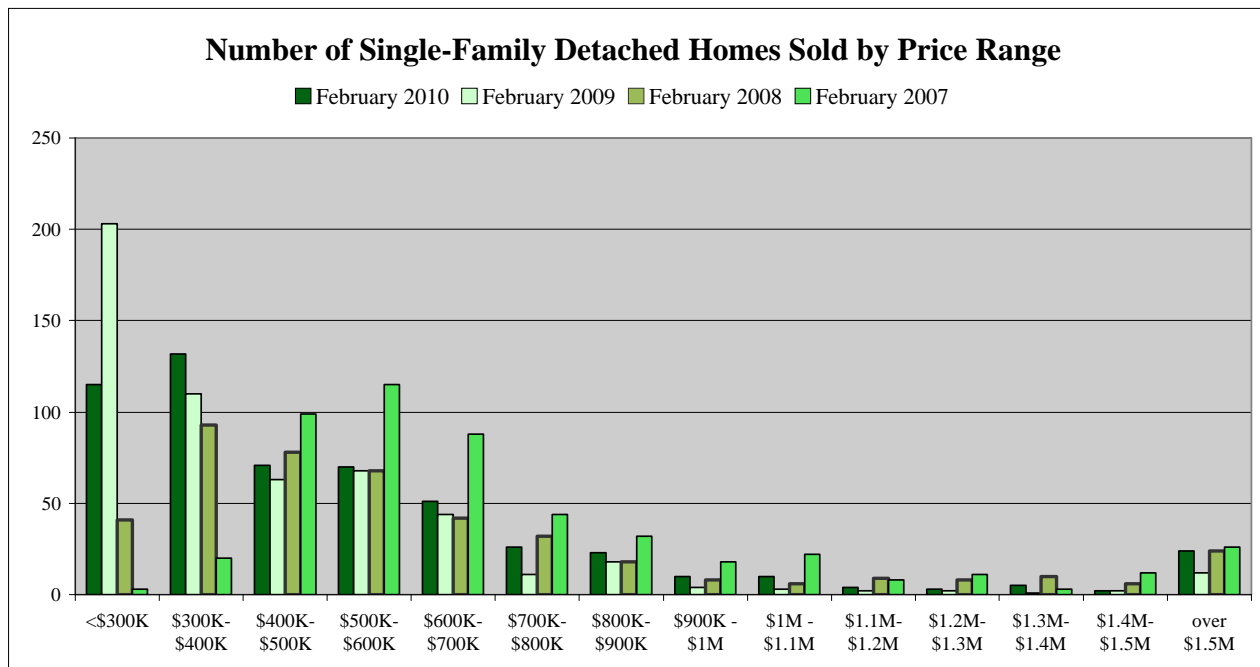
## North San Diego County HomeDex™ February 2010 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes increased from 33 days in January 2010 to 40 days in February 2010. The average number of days-on-market rose to 74 in February 2010 from 68 in January 2010.<sup>2</sup>
- The SFD median price-per-square foot rose from \$211 in January 2010 to \$222 in February 2010, a 16.1 percent year-over increase from February 2009 – year-over price-per-square foot has increased for four straight months (after over two years of price declines).



## North San Diego County HomeDex™ February 2010 Summary Report Single-Family Detached Homes

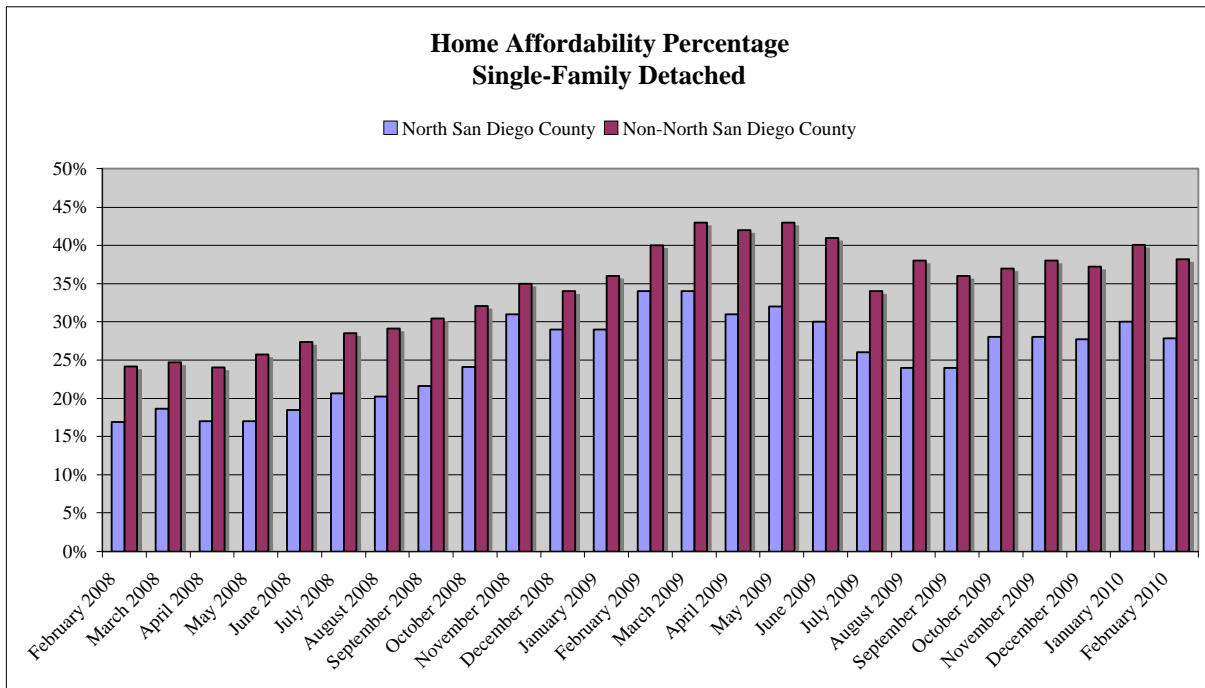
- There were 3,873 (active and contingent) SFD listings in North San Diego County ending February 2010, a 9.16 percent increase from January 2010 and a 9.57 percent decrease from February 2009.
- There were 8,077 (active and contingent) listings in San Diego County ending February 2010, a 10.54 percent decrease from February 2009.
- The number of North San Diego County SFD units sold rose 10.55 percent from 493 in January 2010 to 545 in February 2010, and increased 0.37 percent year-over from February 2009. This continues a general trend of year-over sales increases since summer 2008 (with the exceptions of year-over decreases January 2010 and October 2009).
- Total sales volume increased 29.37 percent year-over from February 2009, following a 3.31 percent year-over decline in January 2010, and 31 percent and 27 percent year-over increases reported in November and December 2009.



# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Detached Homes

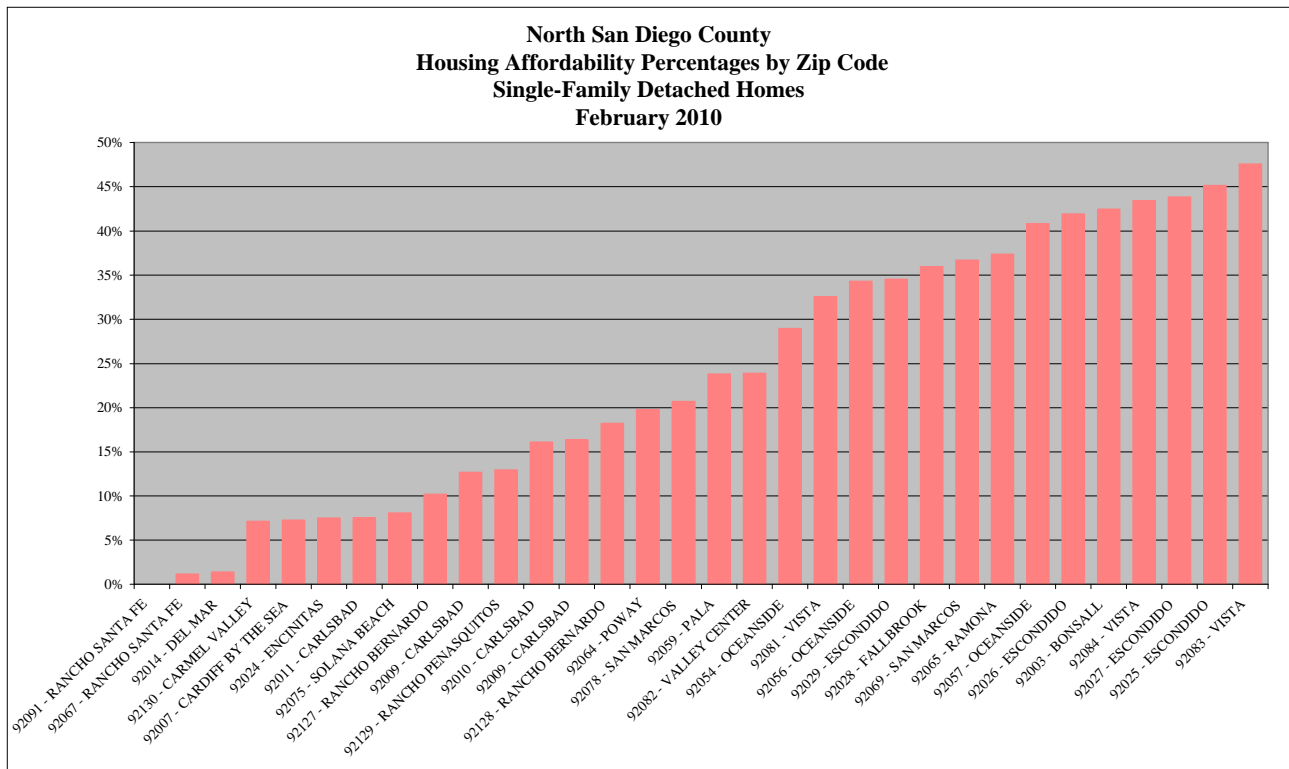
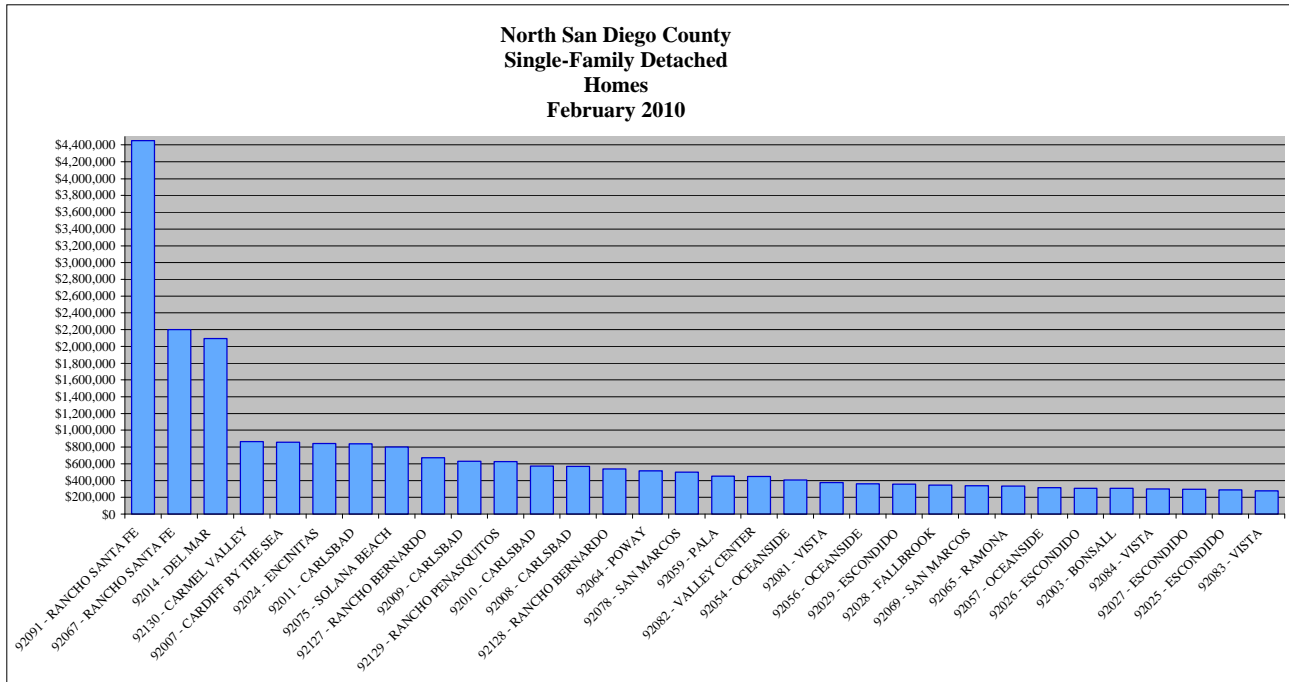
## Housing Affordability – Single-Family Detached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County fell to \$2,371 in February 2010 (based on a conventional mortgage) from \$2,262 in January 2010. The monthly payment for the median-priced SFD home in Non-North San Diego County increased to \$1,882 in February 2010 from \$1,815 in January 2010.
- The percent of San Diego County households that could afford the median-priced SFD home in North County decreased to 28 percent in February 2010 from 30 percent in January 2010, after four straight months of increases, according to the North San Diego County HomeDex™. The affordability percentage fell to 38 percent in February 2010 in Non-North County from 40 percent in January 2010.<sup>3</sup> The HomeDex™ affordability percentage was 34 percent in North County and 40 percent in Non-North San Diego County zip codes in February 2009.
- The HomeDex™ affordability percentage for all homes in North San Diego County – single-family detached and single-family attached together – was 36 percent in February 2010.



# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Detached Homes

## *Single-Family Detached Home Prices and Affordability by North County Zip Codes<sup>4</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) 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™**  
**February 2010 Summary Report**  
**Single-Family Detached Homes**

<b>North San Diego County Housing Characteristics</b> <b>Single-Family Detached Homes</b> <b>February 2010</b>	
Median Price	\$439,000
Average Price	\$585,238
Median Price per Square Foot	\$222
Lowest-Priced Home Sold	\$86,000
Highest-Priced Home Sold	\$6,250,000
Number Units Sold	545
Total Sales <sup>5</sup>	\$318,954,785
Median Days on Market	40
Median Square Feet	1,940
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,583
Median Age (years) of Homes Sold	22

<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>
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%
January 2010	\$420,000	\$337,000	30%	40%
February 2010	\$439,000	\$348,500	28%	38%

**North San Diego County HomeDex™**  
**February 2010 Summary Report**  
**Single-Family Detached Homes**

North San Diego County Zip Codes	Feb. 2010 Affordability	Feb. 2009 Affordability	Feb. 2010 Median Price	% Price Chg. From Feb. 2009	Feb. 2010 Sold Listings	Median Days on Market Feb. 2010	Median Days on Market % Chg. from Jan. 2010
92003 - BONSALL	45%	21%	\$305,500	-38%	2	12	-95%
92007 - CARDIFF	8%	29%	\$857,500	109%	2	57	183%
92008 - CARLSBAD	18%	18%	\$570,000	5%	6	32	0%
92009 - CARLSBAD	15%	15%	\$630,000	5%	23	42	45%
92010 - CARLSBAD	18%	22%	\$574,500	19%	6	27	77%
92011 - CARLSBAD	8%	9%	\$839,000	19%	15	40	-10%
92014 - DEL MAR	2%	2%	\$2,095,000	30%	5	101	3%
92024 - ENCINITAS	8%	14%	\$842,500	39%	23	59	188%
92025 - ESCONDIDO	48%	59%	\$290,000	37%	21	34	134%
92026 - ESCONDIDO	45%	50%	\$308,500	19%	16	30	107%
92027 - ESCONDIDO	47%	52%	\$297,500	19%	34	58	174%
92028 - FALLBROOK	39%	39%	\$346,000	7%	38	61	126%
92029 - ESCONDIDO	37%	37%	\$358,000	7%	8	50	-21%
92054 - OCEANSIDE	32%	50%	\$406,000	55%	15	42	75%
92056 - OCEANSIDE	37%	42%	\$359,900	17%	33	25	16%
92057 - OCEANSIDE	44%	39%	\$315,000	-3%	33	31	7%
92058 - OCEANSIDE	48%	-	\$286,000	-	7	58	-
92059 - PALA	27%	12%	\$450,000	-30%	1	175	21%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	22%	31%	\$515,000	34%	22	25	-40%
92065 - RAMONA	40%	38%	\$335,000	0%	31	36	36%
92067 - RANCHO SANTA FE	1%	0%	\$2,200,000	-19%	13	154	31%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	40%	45%	\$339,500	17%	24	57	115%
92075 - SOLANA BEACH	9%	-	\$800,000	-	5	35	-71%
92078 - SAN MARCOS	23%	22%	\$500,000	4%	24	68	27%
92081 - VISTA	35%	33%	\$375,000	1%	19	39	-67%
92082 - VALLEY CENTER	27%	33%	\$449,250	21%	12	55	25%
92083 - VISTA	50%	59%	\$275,861	28%	11	20	-33%
92084 - VISTA	46%	52%	\$300,000	20%	9	27	-28%
92091 - RANCHO SANTA FE	0%	2%	\$4,450,000	163%	1	145	-
92127 - RANCHO BERNARDO	12%	10%	\$670,000	0%	22	26	8%
92128 - RANCHO BERNARDO	20%	21%	\$540,000	8%	28	53	19%
92129 - RANCHO PENASQUITOS	15%	17%	\$625,500	13%	20	46	36%
92130 - CARMEL VALLEY	8%	9%	\$866,000	18%	23	30	-18%

# North San Diego County HomeDex™ February 2010 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 February 2010 required an annual income of \$94,836 for the median-priced SFD home – an amount earned by 28 percent of San Diego County households.

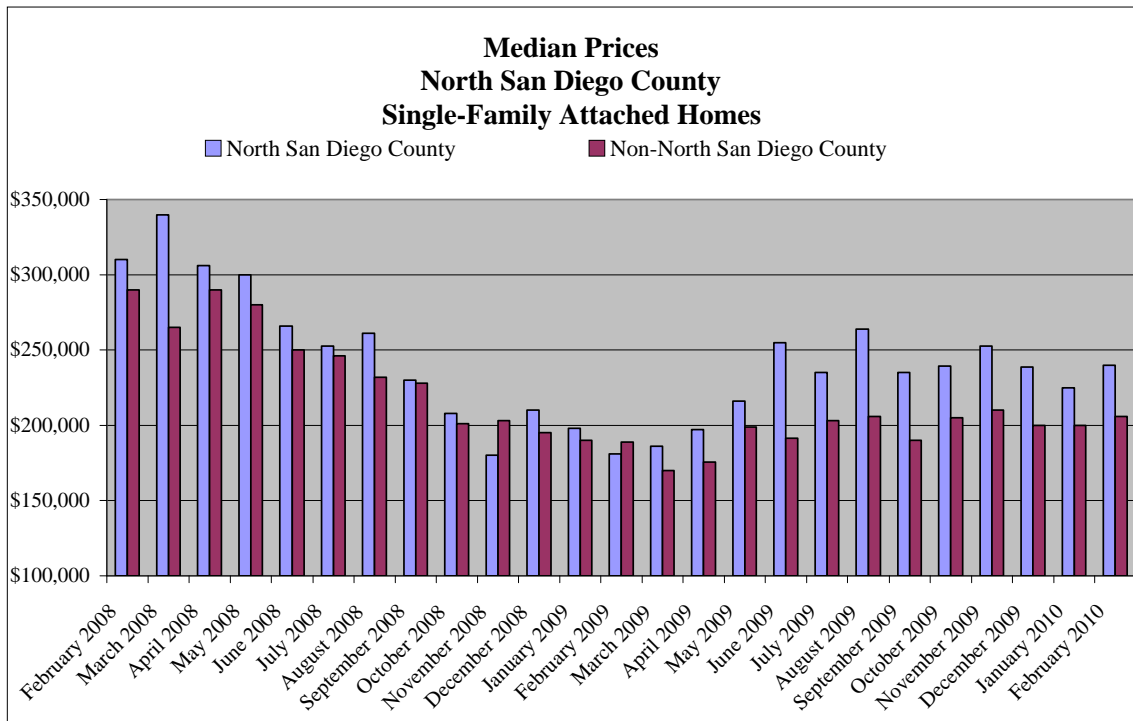
<sup>4</sup> Monthly median prices and HomeDex™ household affordability percentages reported for some zip codes were calculated from small numbers of sold listings; reported numbers may be sensitive to price variations and do not imply statistical significance.

<sup>5</sup> Total SFD sales in North County were \$267,857,133 in January 2010 and \$264,157,348 in February 2009.

# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Attached Homes

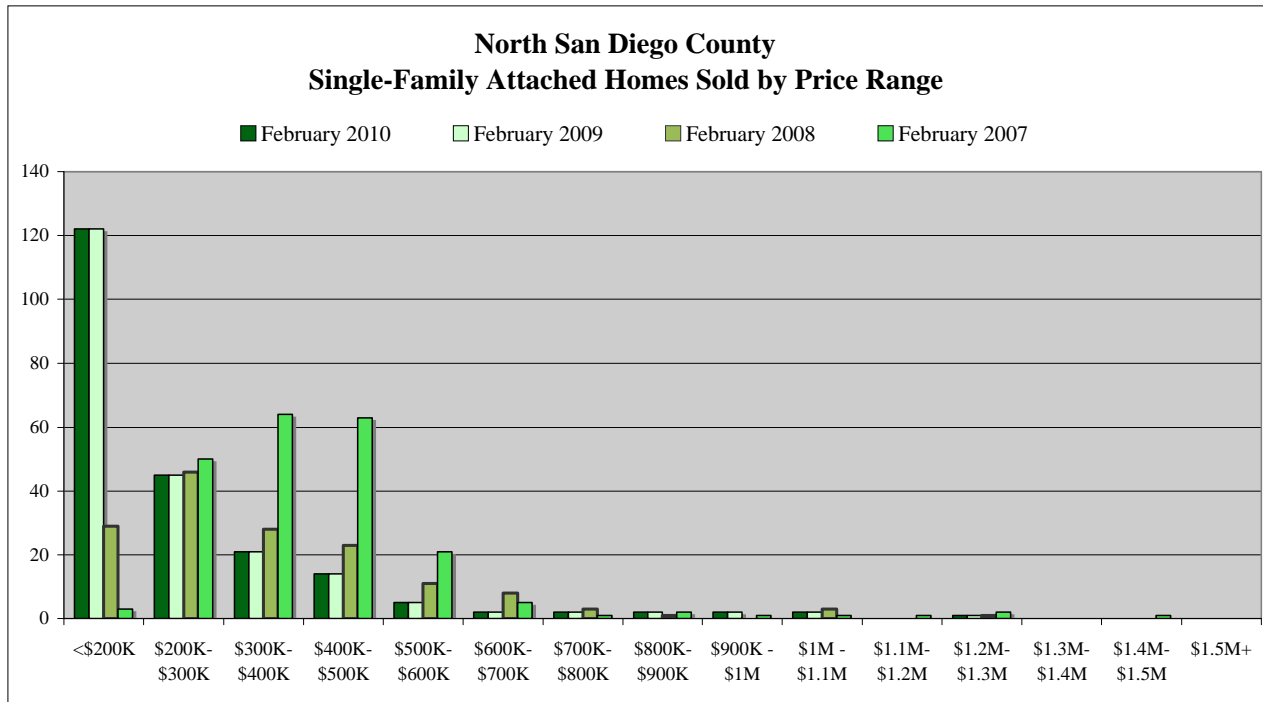
## Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home increased 6.67 percent to \$240,000 in February 2010 from \$225,000 in January 2010, following two months of price declines. The Non-North San Diego County SFA home median price rose from \$200,000 in January 2010 to \$205,750 in February 2010.<sup>1</sup>
- North San Diego County SFA median prices increased 32.6 percent year-over from \$181,000 in February 2009, the seventh month of year-over price increases (five of which exceeded 13 percent) following 24 months of year-over declines.
- The county-wide SFA home median price increased 1.9 percent to \$215,000 in February 2010 from \$211,000 in January 2010, and increased 16.22 percent year-over from February 2009.
- The median number of days-on-market for North County SFA homes sold fell to 41 in February 2010 from 42 in January 2010. The average number of days-on-market fell to 66 in February 2010 from 75 in January 2010.<sup>2</sup>



# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Attached Homes

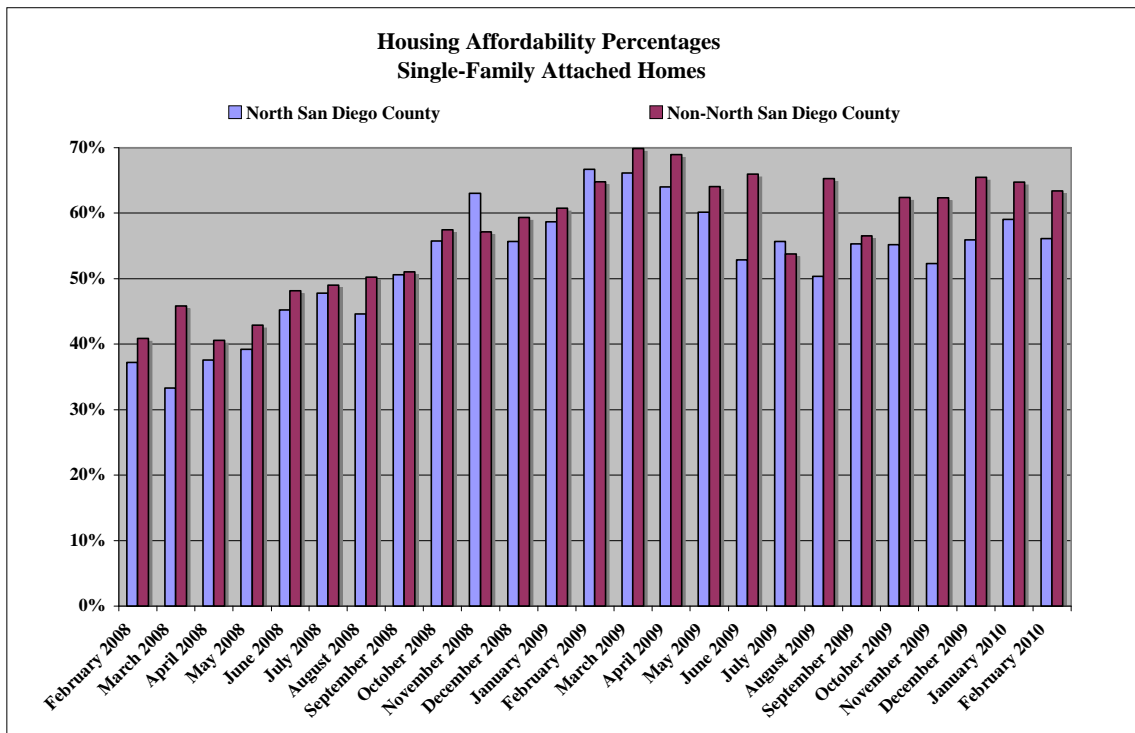
- The number of sold SFA units fell 11.21 percent from January 2010 to February 2010 in North San Diego County, and decreased 2.92 percent in Non-North County. Year-over sales decreased 9.17 percent in North County from February 2009 (after three months of year-over increases) but rose 6.15 percent in Non-North County.
- SFA listings (active and contingent) in North San Diego County rose from 1,368 ending January 2010 to 1,492 ending February 2010. San Diego County (active and contingent) SFA listings increased to 4,811 at the end of February 2010 from 4,483 in January 2010. North County SFA active listings increased 5.97 percent year-over but decreased 3.9 percent countywide.



# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Attached Homes

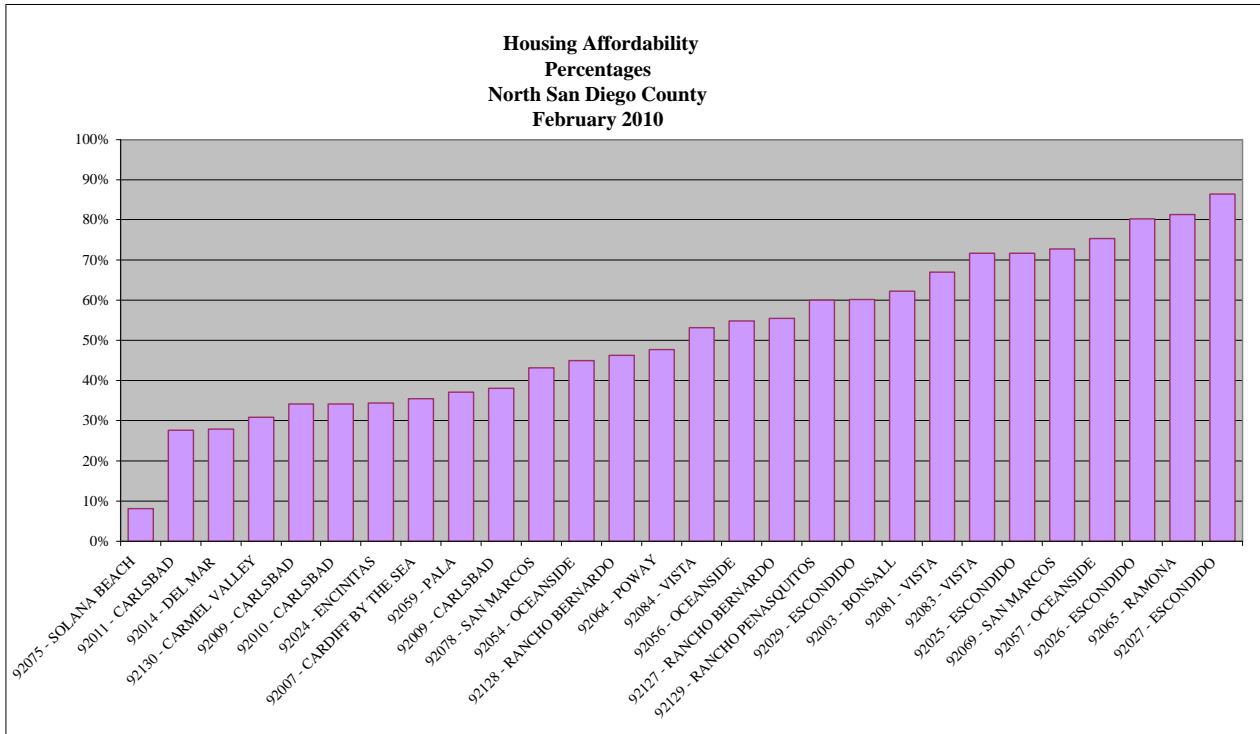
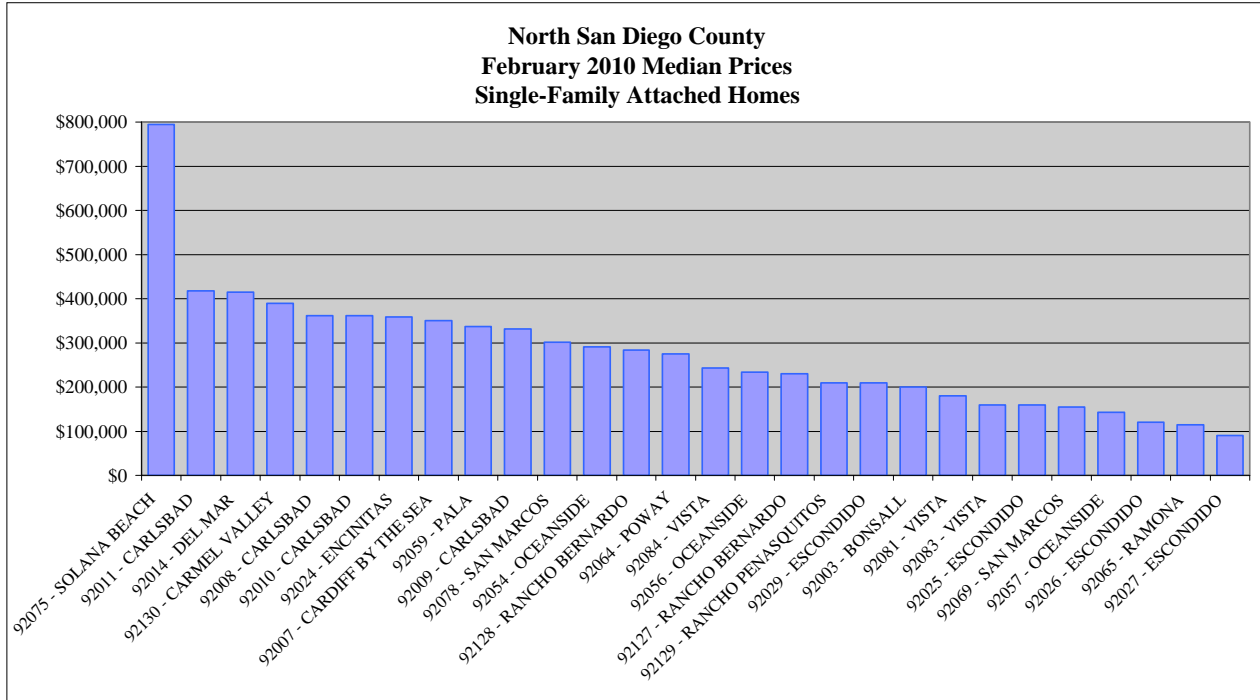
## Housing Affordability – Single-Family Attached Homes

- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFA home in North County increased to \$1,296 in February 2010 from \$1,212 in January 2010. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes increased to \$1,111 in February 2010 from \$1,077 in January 2010.
- The percent of San Diego County households able to afford the median-priced SFA home fell to 56 percent in February 2010 from 59 percent in January 2010.<sup>3</sup> The single-family attached home affordability level for Non-North San Diego County zip codes fell from 65 percent in January 2010 to 63 percent in February 2010.
- 67 percent of county households could afford the median-priced SFA home in North San Diego County in February 2009, compared to 65 percent in Non-North County zip codes.



# North San Diego County HomeDex™ February 2010 Summary Report Single-Family Attached Homes

*Single-Family Attached Home Prices and Affordability by North County Zip Codes<sup>4</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  
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**North San Diego County HomeDex™**  
**February 2010 Summary Report**  
**Single-Family Attached Homes**

<b>North San Diego County Housing Characteristics Single-Family Attached Homes February 2010</b>	
Median Price	\$240,000
Average Price	\$277,505
Median Price per Square Foot	\$212
Lowest-Priced Home Sold	\$65,920
Highest-Priced Home Sold	\$1,380,000
Number Units Sold	198
Total Sales <sup>5</sup>	\$54,945,914
Median Days on Market	41
Median Square Feet	1,193
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>
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%
January 2010	\$225,000	\$200,000	59%	65%
February 2010	\$240,000	\$205,750	56%	63%

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**North San Diego County HomeDex™**  
**February 2010 Summary Report**  
**Single-Family Attached Homes**

North San Diego County Zip Codes	Feb. 2010 Affordability <sup>6</sup>	Feb. 2009 Affordability	Feb. 2010 Median Price	% Price Chg. From Feb. 2009	Feb. 2010 Sold Listings	Median Days on Market Feb. 2010	Median Days on Market % Chg. from Jan. 2010
92003 - BONSALL	65%	82%	\$200,000	82%	2	71	145%
92007 - CARDIFF	38%	39%	\$350,000	7%	1	4	-98%
92008 - CARLSBAD	37%	23%	\$361,500	-23%	6	88	80%
92009 - CARLSBAD	41%	49%	\$331,000	25%	14	30	-35%
92010 - CARLSBAD	37%	42%	\$361,500	17%	6	40	-62%
92011 - CARLSBAD	30%	27%	\$417,500	-2%	2	88	179%
92014 - DEL MAR	31%	7%	\$415,000	-52%	3	27	-78%
92024 - ENCINITAS	37%	33%	\$359,000	-3%	9	52	-37%
92025 - ESCONDIDO	74%	84%	\$160,000	60%	3	12	-66%
92026 - ESCONDIDO	82%	82%	\$120,000	10%	15	41	17%
92027 - ESCONDIDO	87%	89%	\$90,500	18%	5	67	294%
92028 - FALLBROOK	-	90%	-	-	0	-	-
92029 - ESCONDIDO	63%	56%	\$209,000	-7%	1	37	-56%
92054 - OCEANSIDE	48%	66%	\$291,250	57%	8	64	59%
92056 - OCEANSIDE	57%	67%	\$234,000	30%	11	20	-23%
92057 - OCEANSIDE	77%	79%	\$143,000	14%	17	81	-31%
92058 - OCEANSIDE	75%	-	\$156,000	-	8	110	-
92059 - PALA	40%	-	\$337,000	-	1	58	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	50%	67%	\$275,000	54%	4	62	54%
92065 - RAMONA	83%	76%	\$115,000	-18%	1	109	304%
92067 - RANCHO SANTA FE	-	-	-	-	0	-	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	75%	74%	\$155,000	3%	5	76	138%
92075 - SOLANA BEACH	9%	17%	\$794,000	41%	3	140	96%
92078 - SAN MARCOS	46%	63%	\$301,500	55%	10	36	-28%
92081 - VISTA	69%	68%	\$179,950	1%	3	36	-15%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	74%	78%	\$160,000	24%	5	20	-39%
92084 - VISTA	56%	67%	\$243,500	35%	2	11	-72%
92091 - RANCHO SANTA FE	-	9%	-	-	0	-	-
92127 - RANCHO BERNARDO	58%	47%	\$230,000	-17%	13	26	-
92128 - RANCHO BERNARDO	49%	53%	\$283,500	16%	24	52	44%
92129 - RANCHO PENASQUITOS	63%	63%	\$209,500	7%	12	13	-54%
92130 - CARMEL VALLEY	34%	30%	\$389,500	-3%	12	33	-12%

North San Diego County HomeDex™  
February 2010 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 February 2010 required an annual income of \$51,847 for the median-priced SFA home – an amount earned by 56 percent of San Diego County households.

<sup>4</sup> 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.

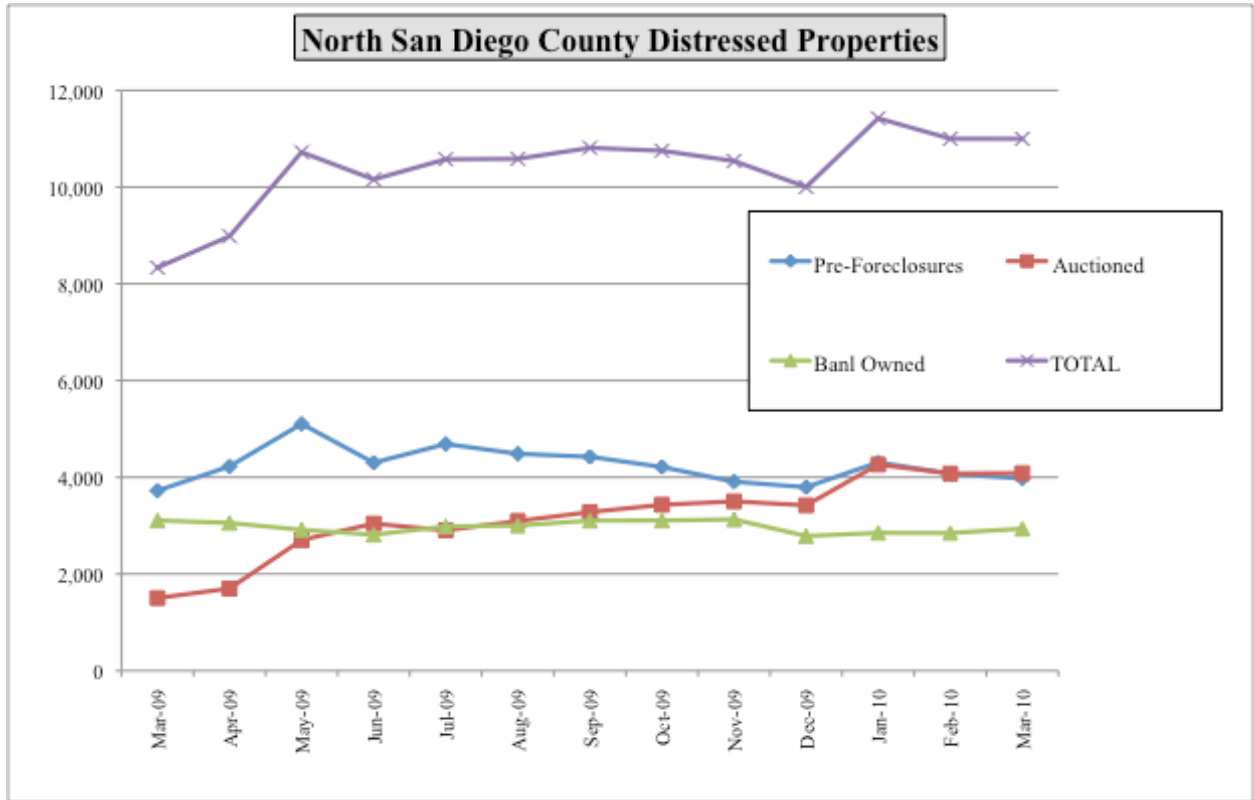
<sup>5</sup> January 2010 total SFA sales were \$58,870,622 and \$57,051,059 in February 2009 for North San Diego County.

<sup>6</sup> See footnote 3.

**North San Diego County HomeDex™**  
**Foreclosure Activity Report – Ending February 2010**

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties <sup>1</sup> ending February 2010	% Chg. from Pre-Foreclosures ending January 2010	Number of Bank-Owned Properties ending February 2010	% Chg. from Bank-Owned ending January 2010
92003 - BONSALL	37	-2.63%	51	-3.77%
92007 - CARDIFF	16	-5.88%	11	10.00%
92008 - CARLSBAD	62	-11.43%	40	0.00%
92009 - CARLSBAD	154	-2.53%	103	6.19%
92010 - CARLSBAD	60	-1.64%	69	0.00%
92011 - CARLSBAD	47	4.44%	26	4.00%
92014 - DEL MAR	26	4.00%	10	11.11%
92024 - ENCINITAS	117	0.00%	67	6.35%
92025 - ESCONDIDO	145	-12.12%	251	3.29%
92026 - ESCONDIDO	237	-8.14%	194	2.65%
92027 - ESCONDIDO	275	1.10%	181	2.26%
92028 - FALLBROOK	245	2.94%	174	0.00%
92029 - ESCONDIDO	64	-11.11%	55	-5.17%
92054 - OCEANSIDE	127	0.79%	105	5.00%
92056 - OCEANSIDE	232	0.43%	161	14.18%
92057 - OCEANSIDE	343	-3.38%	200	7.53%
92059 - PALA	6	100.00%	3	-25.00%
92061 - PAUMA VALLEY	16	0.00%	11	0.00%
92064 - POWAY	141	1.44%	64	-9.86%
92065 - RAMONA	155	-8.82%	163	0.62%
92067 - RANCHO SANTA FE	17	0.00%	23	-4.17%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	217	0.00%	133	6.40%
92075 - SOLANA BEACH	33	-15.38%	37	2.78%
92078 - SAN MARCOS	166	-3.49%	103	9.57%
92081 - VISTA	101	-1.94%	56	-1.75%
92082 - VALLEY CENTER	92	-8.91%	96	4.35%
92083 - VISTA	165	-3.51%	120	1.69%
92084 - VISTA	135	-3.57%	136	3.82%
92091 - RANCHO SANTA FE	5	-16.67%	3	0.00%
92127 - RANCHO BERNARDO	158	-0.63%	90	9.76%
92128 - RANCHO BERNARDO	137	3.79%	81	-5.81%
92129 - RANCHO PENASQUITOS	133	0.76%	67	-4.29%
92130 - CARMEL VALLEY	111	0.91%	53	10.42%
<b>TOTALS</b>	<b>3,975</b>	<b>-2.45%</b>	<b>2,937</b>	<b>3.13%</b>

# North San Diego County HomeDex™ Foreclosure Activity Report – Ending February 2010



<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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