



NSDCAR

North San Diego County  
Association of REALTORS®

# HOMEDEX®



## **North County Report**

January 2014 Report

December 2013 Statistics

## **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](mailto:rbrown@csusm.edu); phone # (760)750-4196 or to NSDCAR Communications Director, Lynn Sullivan, at [Communications@nsdcar.com](mailto:Communications@nsdcar.com); phone # (760) 734-3971.

Data source: Sandicor, Inc.

Statistics obtained from MLS data.

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# HomeDex™ Key Points

## December 2013 Data

1. The median price for all North County home sales – attached and detached – increased to \$478,500 in December 2013 compared to \$475,000 in November 2013.
  - a. Detached homes in North County increased 0.19 percent to \$540,000 in December 2013 compared to \$539,000 in November 2013. Year-over median price for SFD homes in North San Diego County increased 10.32 percent, compared to \$489,500 in December 2012, continuing a 17-month trend of year-over median price increases.
    - i. Detached home prices OUTSIDE North County increased 2.86 percent to \$441,250 in December 2013 compared to \$429,000 reported in November 2013. Year-over non-North County median price jumped 15.21 percent compared to \$383,000 in December 2012, continuing a 21-month trend of year-over median price increases.
  - b. Attached home prices in North County decreased 3.14 percent to \$339,000 in December 2013 compared to \$350,000 in November 2013. Year-over SFA North San Diego County median price jumped 21.07 percent, compared to \$280,000 in December 2012, the 24<sup>th</sup> straight month of year over price increases.
    - i. Non-North County attached home prices increased 0.53 percent to \$282,000 in December 2013 compared to \$280,500 in November 2013. Year-over non-North County SFA median price increased 15.57 percent, compared to 244,000 in December 2012.
  - c. The number of North San Diego SFD listings (active and contingent) decreased 13.42 percent in December 2013 compared to November 2013, and decreased 3.42 percent year-over compared to December 2012 – the 28th straight month of year-over declines in listings.

The number of sold North San Diego County SFD units decreased 3.16 percent in December 2013 compared to November 2013. Year-over sold SFD units declined 15.97 percent compared to December 2012.

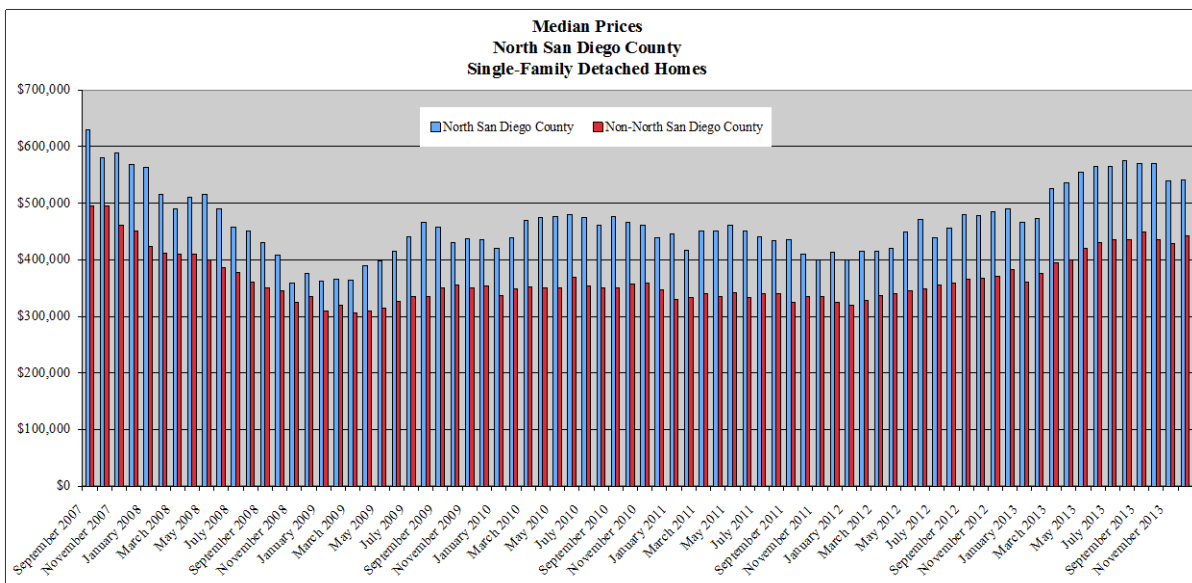
    - i. Median days-on-market for single-family detached homes sold in North County increased to 33 days in December 2013 compared to 32 days in November 2013.
  - d. The HomeDex affordability percentage for all homes in North San Diego County – attached and detached – remained at 33 percent in December 2013.

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

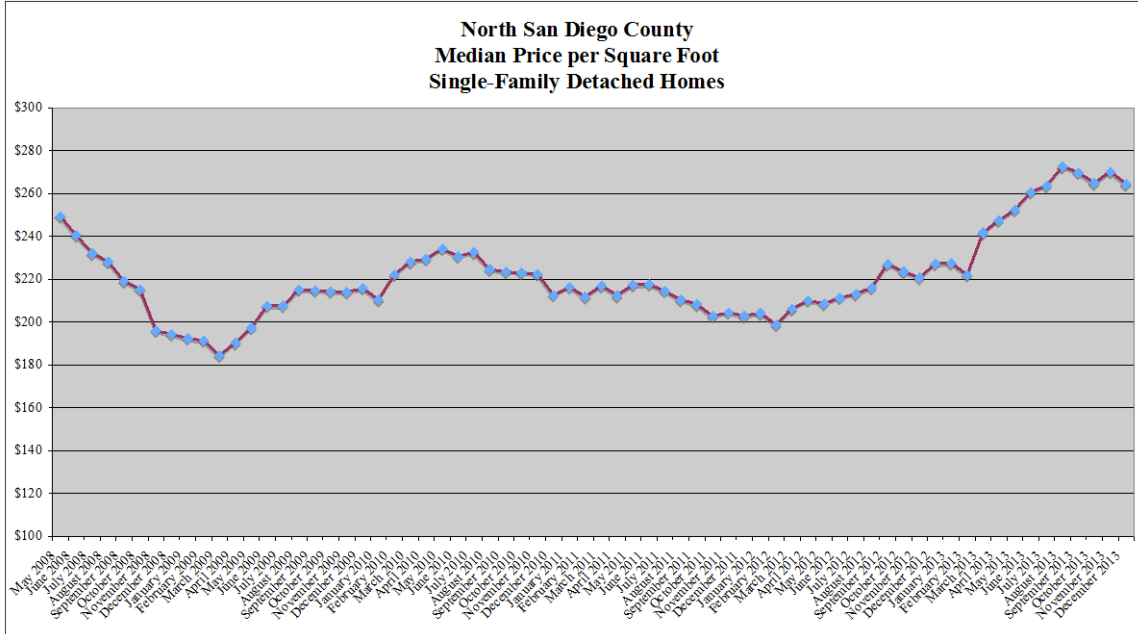
## Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – increased to \$478,500 in December 2013, from \$475,000 in November 2013.<sup>1</sup>
- The median-priced single-family detached (SFD) home in North San Diego County increased 0.19 percent, to \$540,000 in December 2013 from \$539,000 in November 2013; year-over median SFD price in North San Diego County increased 10.32 percent, from \$489,500 in December 2012 – continuing a 17-month trend of year-over median price increases.
- The SFD median price in non-North County Zip Codes increased 2.86 percent, to \$441,250 in December 2013 from \$429,000 in November 2013. Year-over non-North County median price increased 15.21 percent, from \$383,000 in December 2012, continuing a 21-month trend of year-over median price increases.
- The median SFD price in San Diego County increased 2.72 percent, from \$469,250 in November 2013 to \$482,000 in December 2013. Year-over county-level SFD median price increased 14.76 percent, compared to December 2012.



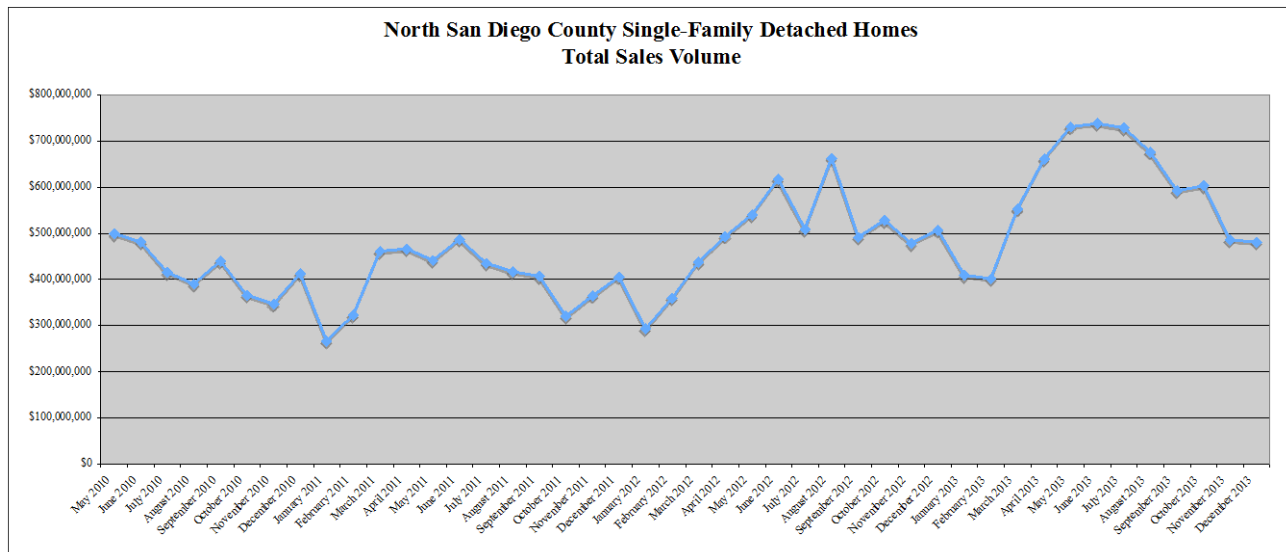
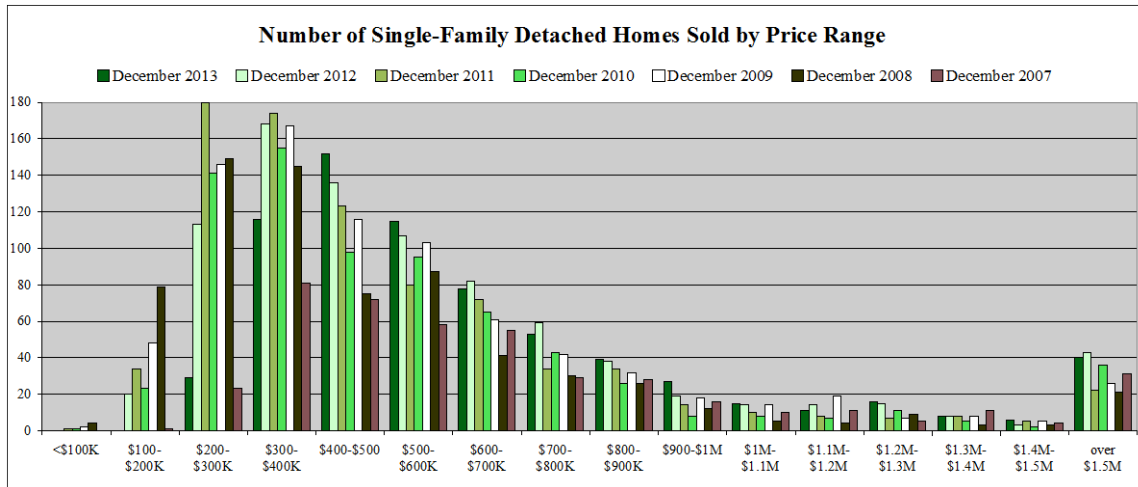
## North San Diego County HomeDex™ December 2013 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes sold increased, from 32 days in November 2013 to 33 days in December 2013.<sup>2</sup>
- The SFD median price-per-square foot fell, from \$270 in November 2013 to \$264 in December 2013, but increased 16.34 percent year-over from December 2012.



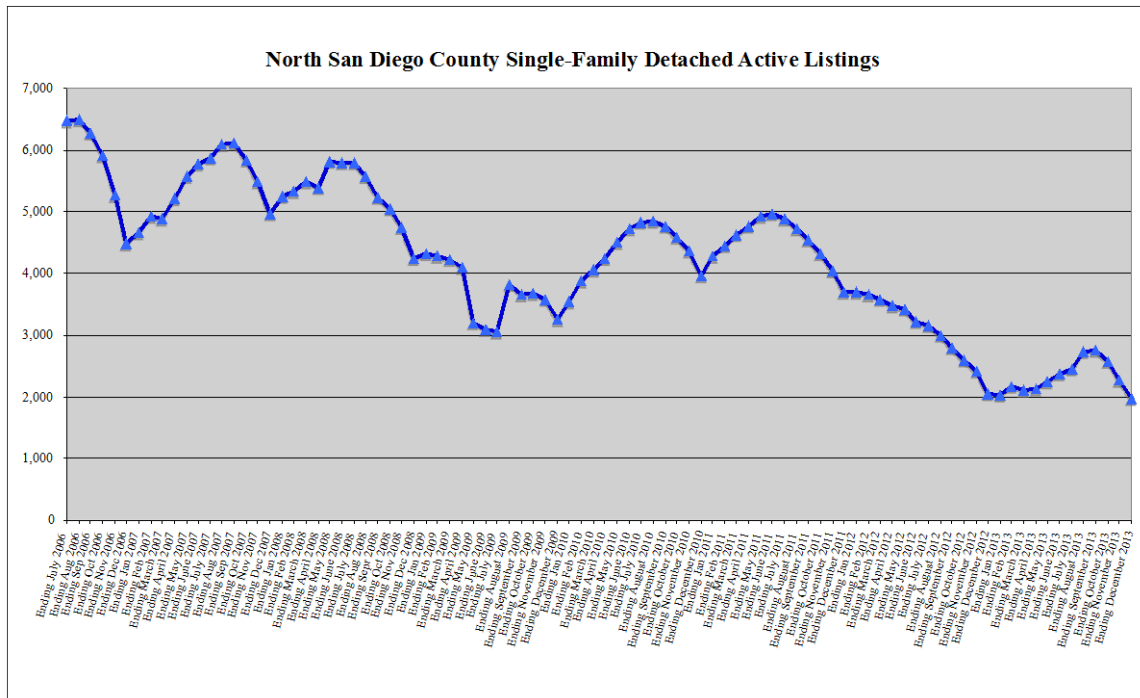
# North San Diego County HomeDex™ December 2013 Summary Report Single-Family Detached Homes

- The number of sold SFD units in North San Diego County decreased 3.16 percent from November 2013 to December 2013; year-over sold SFD units declined 15.97 percent compared to December 2012.
- SFD total sales volume dropped 5.18 percent year-over compared to December 2012, the first year-over decline in 20 months.



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

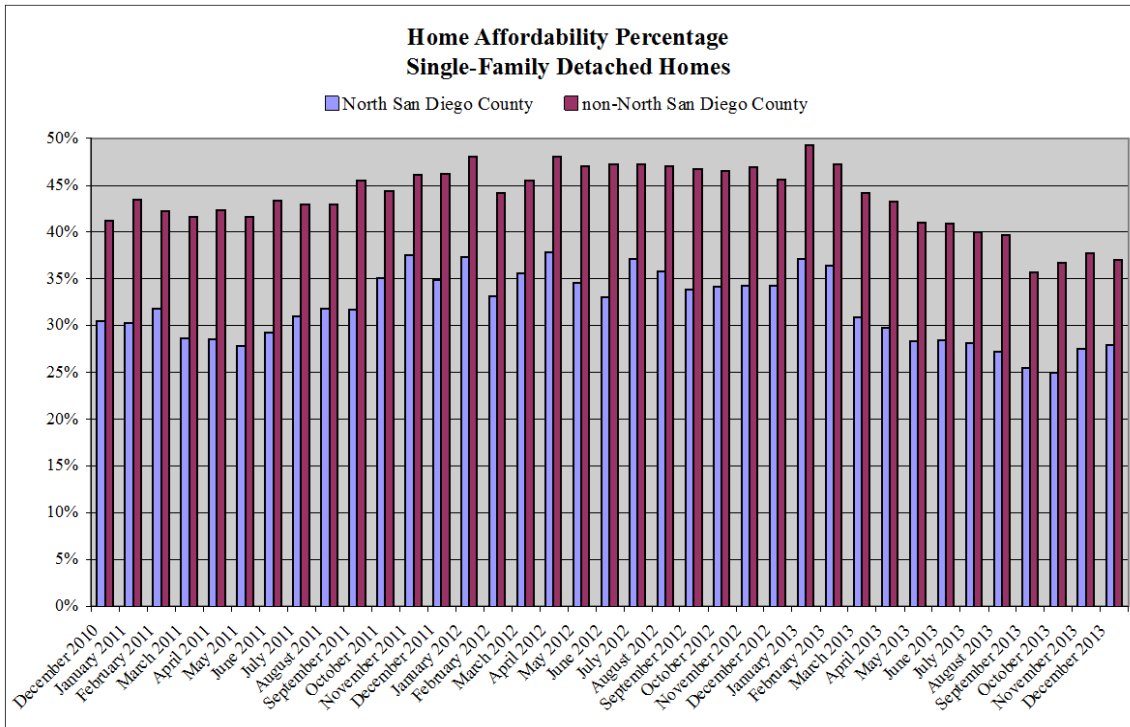
- SFD listings (active and contingent) in North San Diego County decreased 13.42 percent from November 2013 to December 2013, and decreased 3.42 percent year-over compared to December 2012 – making 28 straight months of year-over decreases in listings.
- SFD listings (active and contingent) in San Diego County decreased 11.02 percent from November 2013 to December 2013, and decreased 3.83 percent year-over from December 2012.



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

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

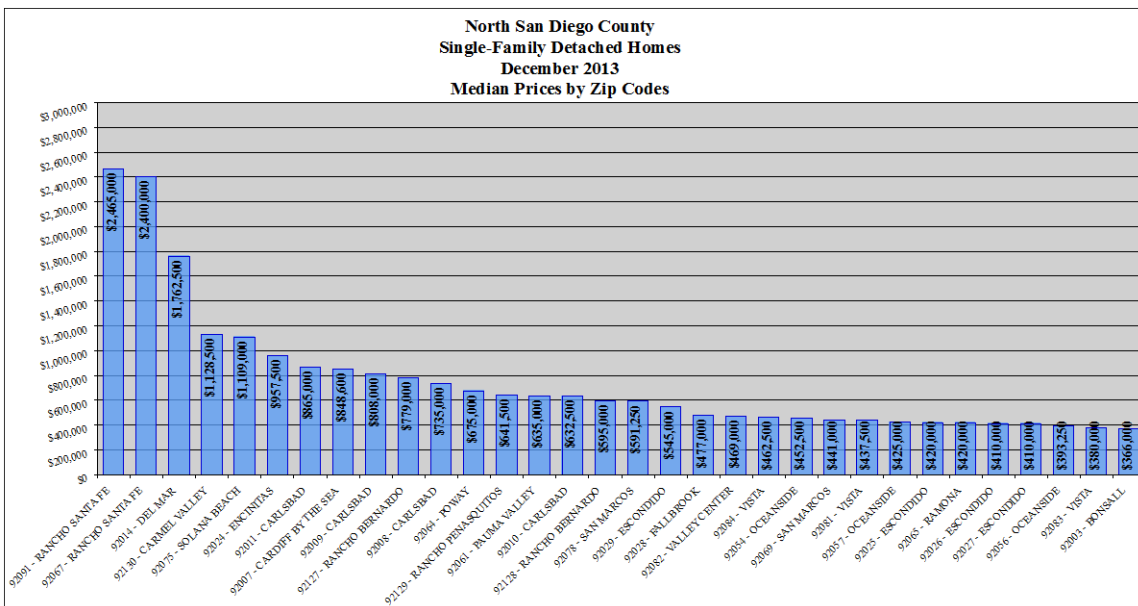
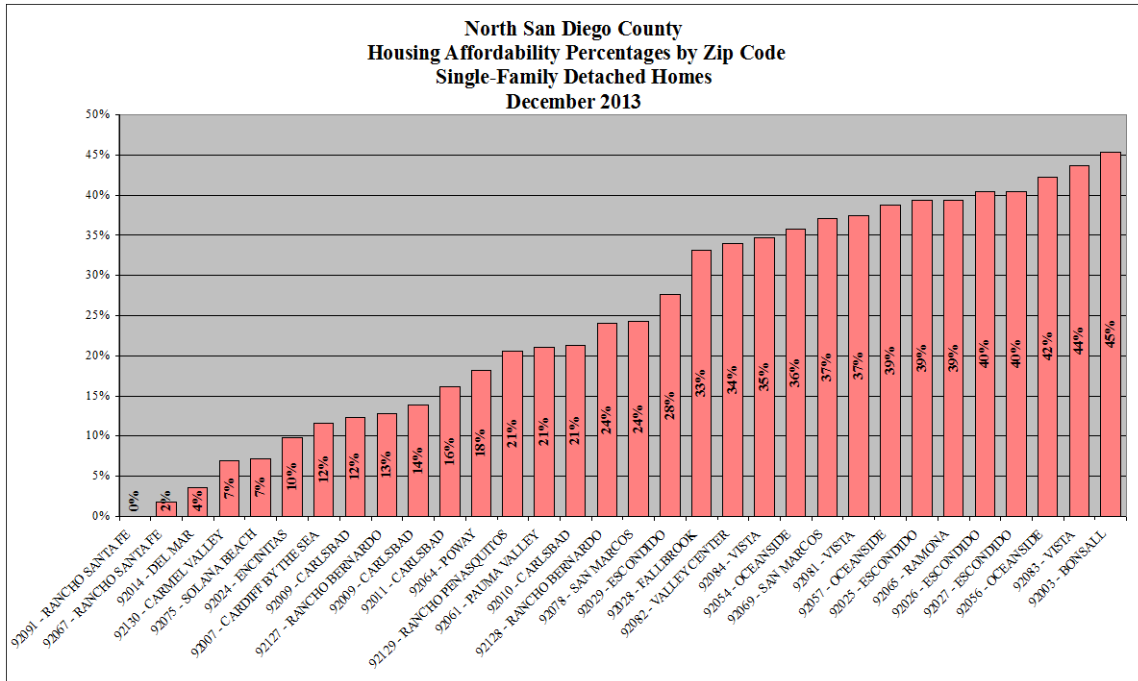
- The monthly payment – including principal, interest, property taxes, and insurance – for the median-priced SFD home in North San Diego County decreased, from \$2,761 in November 2013 (based on a conventional mortgage) to \$2,739 in December 2013. The monthly payment for the median-priced SFD home in non-North San Diego County increased, from \$2,198 in November 2013 to \$2,238 in December 2013.
- The percent of San Diego County households that could afford the median-priced SFD home in North County increased, to 28 percent in December 2013 from 27 percent in November 2013, according to the North San Diego County HomeDex™; in non-North County the affordability percentage fell, from 38 percent in November 2013 to 37 percent in December 2013.<sup>3</sup>
- In December 2012, the affordability percentage was 34 percent in North San Diego County and 46 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 – remained at 33 percent in December 2013.





# North San Diego County HomeDex™ December 2013 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.  
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rbrown@csusm.edu or 760-750-4196; or Lynn Sullivan, NSDCAR Communications Director: 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™**  
**December 2013 Summary Report**  
**Single-Family Detached Homes**

<b>North San Diego County Housing Characteristics Single-Family Detached Homes December 2013</b>	
Median Price	\$540,000
Average Price	\$704,381
Median Price per Square Foot	\$264
Lowest-Priced Home Sold	\$210,000
Highest-Priced Home Sold	\$4,950,000
Number Units Sold	705
Total Sales	\$496,588,936
Median Days on Market	33
Median Square Feet	2,164
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,621
Median Age (years) of Homes Sold	25

<b>Month/Year</b>	<b>Median Home Prices</b>		<b>HomeDex™ (Percent of San Diego County households affording median-priced home)</b>	
	<b>North San Diego County</b>	<b>non-North San Diego County</b>	<b>North San Diego County</b>	<b>non-North San Diego County</b>
December 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%
April 2013	\$535,000	\$400,000	30%	43%
May 2013	\$555,500	\$420,000	28%	41%
June 2013	\$565,000	\$429,750	28%	41%
July 2013	\$564,000	\$435,000	28%	40%
August 2013	\$575,000	\$435,000	27%	40%
September 2013	\$570,000	\$449,450	25%	36%
October 2013	\$570,000	\$435,000	25%	37%
November 2013	\$539,000	\$429,000	27%	38%
December 2013	\$540,000	\$441,250	28%	37%

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

North San Diego County Zip Codes	Dec. 2013 Affordability	Dec. 2012 Affordability	Dec. 2013 Median Price	% Price Chg. from Dec. 2012	Dec. 2013 Sold Listings	Median Days on Market Dec. 2013	Med. Days on Market % Chg. from Nov. 2013
92003 - BONSALE	45%	49%	\$366,000	3%	3	33	-67%
92007 - CARDIFF	12%	10%	\$848,600	-13%	7	13	-78%
92008 - CARLSBAD	14%	21%	\$735,000	10%	15	31	-33%
92009 - CARLSBAD	12%	16%	\$808,000	8%	27	31	-9%
92010 - CARLSBAD	21%	29%	\$632,500	16%	8	16	-47%
92011 - CARLSBAD	16%	16%	\$865,000	19%	17	38	58%
92014 - DEL MAR	4%	4%	\$1,762,500	4%	8	122	369%
92024 - ENCINITAS	10%	13%	\$957,500	18%	28	36	14%
92025 - ESCONDIDO	39%	49%	\$420,000	18%	19	27	-56%
92026 - ESCONDIDO	40%	50%	\$410,000	16%	31	21	-63%
92027 - ESCONDIDO	40%	56%	\$410,000	32%	35	30	7%
92028 - FALLBROOK	33%	43%	\$477,000	19%	52	56	12%
92029 - ESCONDIDO	28%	31%	\$545,000	4%	11	30	11%
92054 - OCEANSIDE	36%	41%	\$452,500	8%	20	34	-44%
92056 - OCEANSIDE	42%	45%	\$393,250	1%	36	21	11%
92057 - OCEANSIDE	39%	51%	\$425,000	23%	40	35	13%
92058 - OCEANSIDE	40%	-	\$415,225	-	-	52	-
92059 - PALA	-	79%	-	-	0	-	-
92061 - PAUMA VALLEY	21%	-	\$635,000	-	3	67	-
92064 - POWAY	18%	29%	\$675,000	25%	37	32	-2%
92065 - RAMONA	39%	57%	\$420,000	40%	29	65	160%
92067 - RANCHO SANTA FE	2%	3%	\$2,400,000	20%	21	100	-17%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	37%	46%	\$441,000	15%	29	24	20%
92075 - SOLANA BEACH	7%	6%	\$1,109,000	-11%	11	54	100%
92078 - SAN MARCOS	24%	29%	\$591,250	9%	26	29	-2%
92081 - VISTA	37%	44%	\$437,500	10%	18	29	45%
92082 - VALLEY CENTER	34%	46%	\$469,000	23%	15	79	339%
92083 - VISTA	44%	57%	\$380,000	27%	11	28	17%
92084 - VISTA	35%	48%	\$462,500	27%	26	32	14%
92091 - RANCHO SANTA FE	0%	4%	\$2,465,000	60%	1	61	-72%
92127 - RANCHO BERNARDO	13%	20%	\$779,000	13%	37	47	104%
92128 - RANCHO BERNARDO	24%	32%	\$595,000	17%	39	20	-22%
92129 - RANCHO PENASQUITOS	21%	25%	\$641,500	5%	25	20	-9%
92130 - CARMEL VALLEY	7%	8%	\$1,128,500	5%	20	29	-16%

# North San Diego County HomeDex™ December 2013 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.

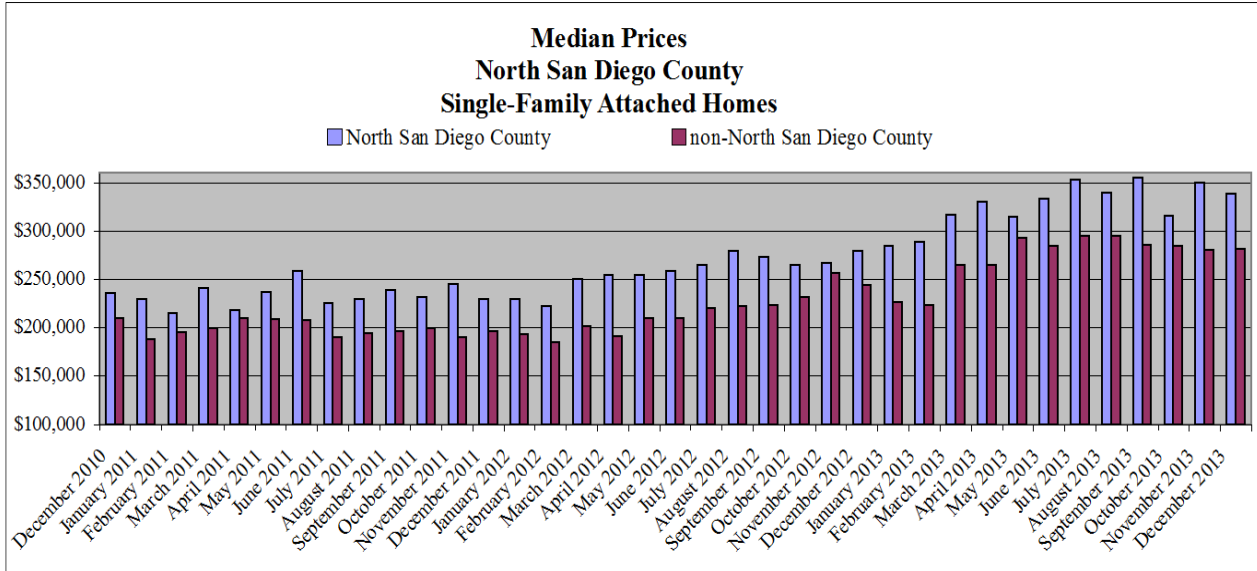
<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing, which in North County required an annual income of \$109,544 for the median-priced SFD home – an amount earned by 28 percent of San Diego County.

<sup>4</sup> Monthly median prices and 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™ December 2013 Summary Report Single-Family Attached Homes

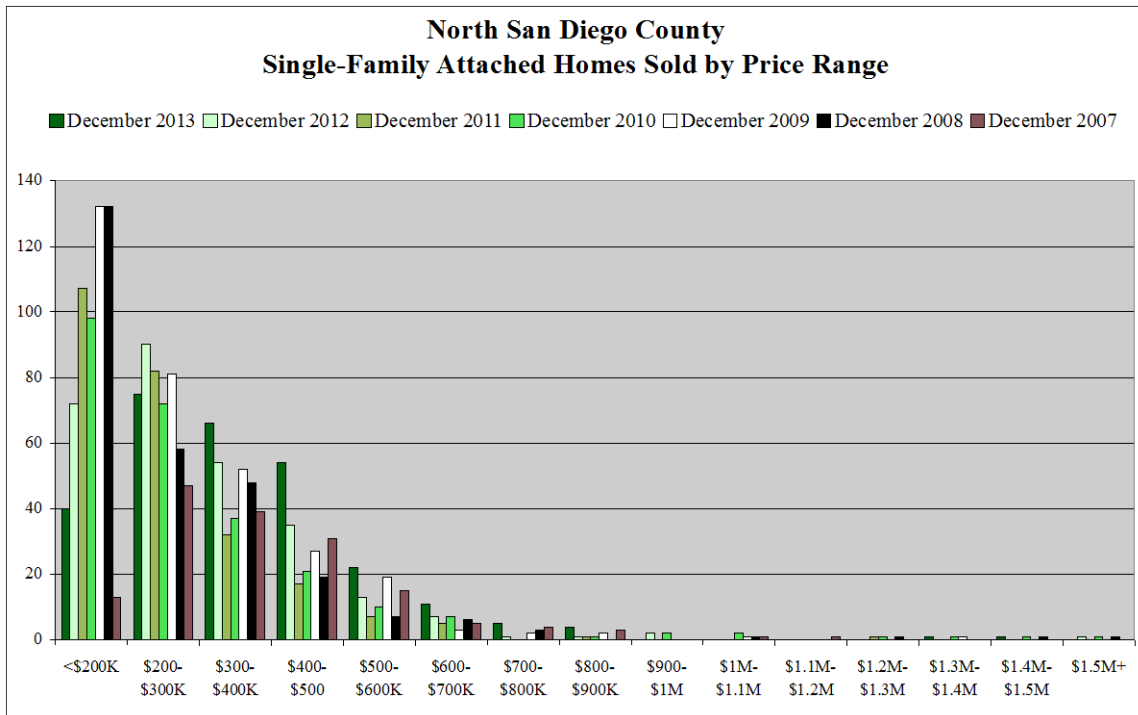
## Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home decreased 3.14 percent, from \$350,000 in November 2013 to \$339,000 in December 2013. Non-North San Diego County SFA home median price increased 0.53 percent, to \$282,000 in December 2013 from \$280,500 in November 2013.<sup>1</sup>
- North San Diego County SFA median price jumped 21.07 percent year-over, from \$280,000 in December 2012, for 24 straight months of a year-over price increases. Non-North County SFA median year-over price increased 15.57 percent, compared to \$244,000 in December 2012.
- San Diego County SFA home median price decreased 3.23 percent, from \$310,000 in November 2013 to \$300,000 in December 2013. Year-over county median price increased 19.34 percent compared to December 2012.
- The median number of days-on-market for North County SFA homes sold increased, from 28 days in November 2013 to 29 days in December 2013. The average number of days-on-market increased from 42 days in November 2013, to 49 days in December 2013.<sup>2</sup>



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

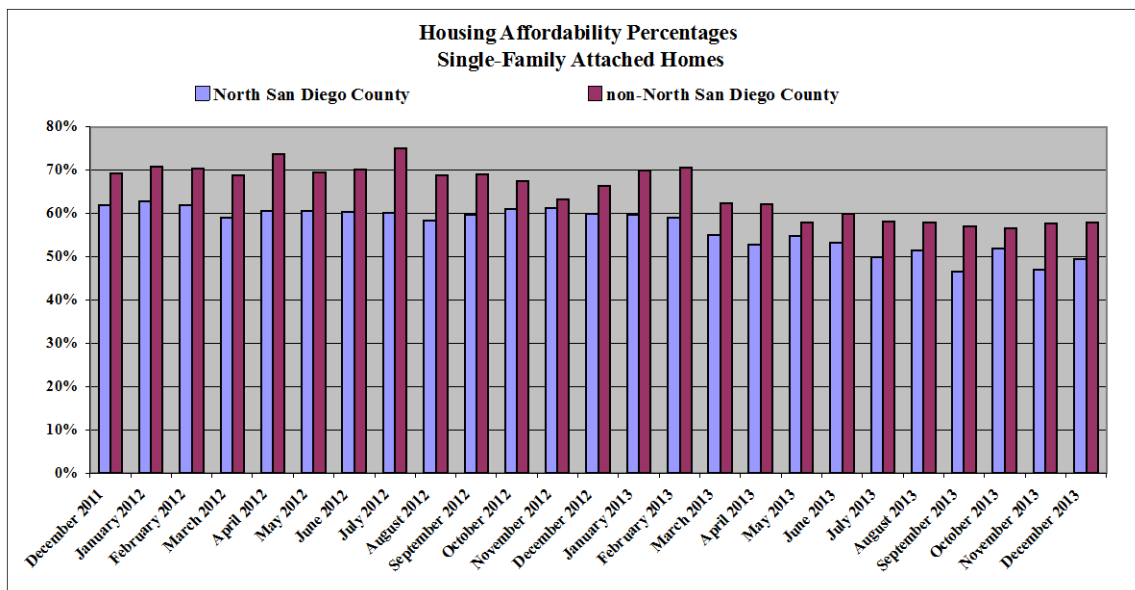
- The number of sold SFA units increased 6.49 percent in December 2103 from November 2013; the number of sold SFA units in non-North County Zip Codes increased 9.09 percent from November 2013 to December 2013.
- Year-over SFA sales in North San Diego County increased 1.09 percent, from December 2012. Non-North County year-over sold units decreased 8.67, compared to December 2012.
- SFA listings (active and contingent) in North San Diego County decreased 15.65 percent from November 2013 to December 2013, and decreased 21.43 percent year-over compared to December 2012. San Diego County SFA listings (active and contingent) decreased 14.41 percent from November 2013 to December 2013, and decreased 10.92 percent year-over compared to December 2012.



# North San Diego County HomeDex™ December 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 decreased, to \$1,719 in December 2013 from \$1,793 in November 2013. The monthly payment for the median-priced SFA home in non-North San Diego County zip codes decreased, to \$1,430 in December 2013 from \$1,437 in November 2013.
- The percent of San Diego County households able to afford the median-priced SFA home in North County increased, from 47 percent in November 2013 to 49 percent in December 2013.<sup>3</sup> The SFA home affordability level for non-North San Diego County zip code remained at 58 percent in December 2013.
- 60 percent of county households were able to afford the median-priced SFA home in North San Diego County in December 2012; 66 percent were able to afford the median-priced SFA home in non-North County zip codes in December 2012.



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

<b>North San Diego County Housing Characteristics Single-Family Attached Homes December 2013</b>	
Median Price	\$339,000
Average Price	\$364,626
Median Price per Square Foot	\$270
Lowest-Priced Home Sold	\$77,500
Highest-Priced Home Sold	\$1,435,000
Number Units Sold	279
Total Sales	\$101,730,716
Median Days on Market	29
Median Square Feet	1,222
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	27

<b>Month/Year</b>	<b>SFA Median Home Prices</b>		<b>HomeDex Single-Family Attached Homes</b>	
	<b>North San Diego County</b>	<b>non-North San Diego County</b>	<b>North San Diego County</b>	<b>non-North San Diego County</b>
December 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	55%	62%
April 2013	\$330,000	\$265,000	53%	62%
May 2013	\$315,000	\$292,750	55%	58%
June 2013	\$333,450	\$285,000	53%	60%
July 2013	\$353,000	\$295,000	50%	58%
August 2013	\$340,000	\$295,000	51%	58%
September 2013	\$355,000	\$285,900	47%	57%
October 2013	\$316,250	\$285,000	52%	57%
November 2013	\$350,000	\$280,000	47%	58%
December 2013	\$339,000	\$282,000	49%	58%

Prepared for the North San Diego County Association of REALTORS® by Robert Brown, Ph.D.  
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**North San Diego County HomeDex™**  
**December 2013 Summary Report**  
**Single-Family Attached Homes**

North San Diego County Zip Codes	Dec. 2013 Affordability	Dec. 2012 Affordability	Dec. 2013 Median Price	% Price Chg. from Dec. 2012	Dec. 2013 Sold Listings	Median Days on Market Dec. 2013	Med. Days on Market % Chg. from Nov. 2013
92003 - BONSBALL	67%	90%	\$229,000	122%	1	102	117%
92007 - CARDIFF	28%	39%	\$540,000	21%	5	13	-89%
92008 - CARLSBAD	39%	49%	\$425,000	17%	6	51	58%
92009 - CARLSBAD	47%	66%	\$352,000	44%	28	28	-30%
92010 - CARLSBAD	42%	52%	\$395,500	16%	6	10	-87%
92011 - CARLSBAD	31%	39%	\$500,000	14%	7	30	33%
92014 - DEL MAR	11%	42%	\$905,000	118%	2	55	-49%
92024 - ENCINITAS	27%	38%	\$551,750	23%	17	25	47%
92025 - ESCONDIDO	66%	88%	\$234,500	99%	10	10	19%
92026 - ESCONDIDO	64%	82%	\$245,000	58%	13	50	100%
92027 - ESCONDIDO	85%	88%	\$132,500	15%	2	99	328%
92028 - FALLBROOK	44%	80%	\$375,000	-	1	116	-
92029 - ESCONDIDO	60%	61%	\$271,000	0%	1	7	-
92054 - OCEANSIDE	38%	44%	\$429,300	9%	11	32	-27%
92056 - OCEANSIDE	64%	70%	\$242,450	8%	18	24	18%
92057 - OCEANSIDE	73%	83%	\$202,500	35%	17	23	64%
92058 - OCEANSIDE	63%	-	\$249,000	-	7	21	-
92059 - PALA	-	76%	-	-	0	-	-
92061 - PAUMA VALLEY	-	-	\$238,000	-	1	92	820%
92064 - POWAY	46%	53%	\$360,000	9%	3	31	417%
92065 - RAMONA	53%	83%	\$318,000	112%	1	185	1956%
92067 - RANCHO SANTA FE	5%	-	\$1,320,000	-	1	29	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	73%	57%	\$200,000	-33%	3	19	-92%
92075 - SOLANA BEACH	30%	29%	\$514,625	-6%	6	37	-6%
92078 - SAN MARCOS	50%	59%	\$333,000	16%	18	44	45%
92081 - VISTA	53%	81%	\$315,000	95%	4	59	392%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	80%	77%	\$168,500	-11%	4	22	-73%
92084 - VISTA	74%	86%	\$197,000	52%	4	42	277%
92091 - RANCHO SANTA FE	13%	20%	\$775,000	13%	1	25	-26%
92127 - RANCHO BERNARDO	57%	59%	\$287,000	-1%	7	48	182%
92128 - RANCHO BERNARDO	54%	67%	\$308,500	29%	47	30	-9%
92129 - RANCHO PENASQUITOS	57%	73%	\$290,000	38%	13	15	-55%
92130 - CARMEL VALLEY	31%	38%	\$495,000	11%	21	25	0%

# North San Diego County HomeDex™ December 2013 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.

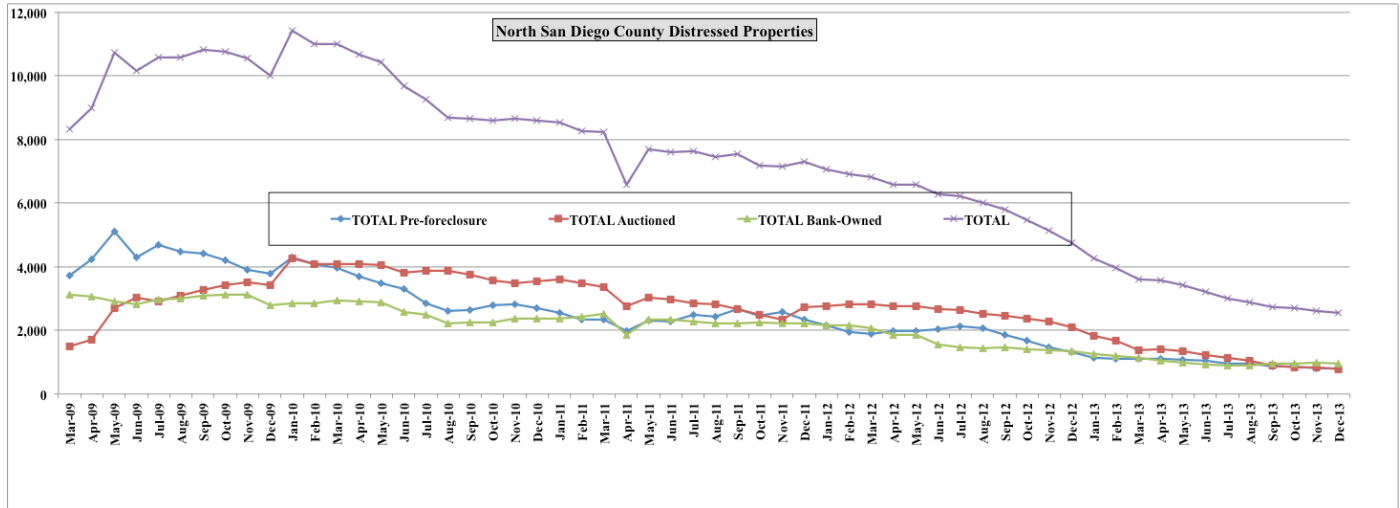
<sup>2</sup> The reported days-on-market number is defined as the time between the listing and sale of a property. In the event that a property is re-listed then days-on-market is calculated from the new list date to sale date; the occurrence of re-listing biases downward the reported days-on-market.

<sup>3</sup> HomeDex™ affordability percentages assume homeowners place 20 percent down and spend no more than a third of their income on housing.

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

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties <sup>1</sup> ending December 2013	% Chg. from Pre-Foreclosures ending November 2013	Number of Bank-Owned ending December 2013	% Chg. from Bank-Owned ending November 2013
92003 - BONSALL	6	50.00%	109	1.87%
92007 - CARDIFF	4	-20.00%	2	0.00%
92008 - CARLSBAD	45	4.65%	13	18.18%
92009 - CARLSBAD	32	-13.51%	26	4.00%
92010 - CARLSBAD	9	50.00%	6	0.00%
92011 - CARLSBAD	14	-22.22%	12	-7.69%
92014 - DEL MAR	4	-33.33%	23	-4.17%
92024 - ENCINITAS	25	38.89%	28	-3.45%
92025 - ESCONDIDO	25	-7.41%	50	4.17%
92026 - ESCONDIDO	63	1.61%	53	-5.36%
92027 - ESCONDIDO	30	-23.08%	27	3.85%
92028 - FALLBROOK	38	0.00%	45	-8.16%
92029 - ESCONDIDO	16	-15.79%	25	-7.41%
92054 - OCEANSIDE	29	11.54%	49	0.00%
92056 - OCEANSIDE	35	2.94%	39	-7.14%
92057 - OCEANSIDE	66	4.76%	41	-6.82%
92059 - PALA	1	0.00%	1	0.00%
92061 - PAUMA VALLEY	0	-	2	0.00%
92064 - POWAY	19	-5.00%	20	5.26%
92065 - RAMONA	38	18.75%	37	-5.13%
92067 - RANCHO SANTA FE	3	50.00%	31	34.78%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	32	14.29%	33	-2.94%
92075 - SOLANA BEACH	8	0.00%	9	-10.00%
92078 - SAN MARCOS	37	-2.63%	36	2.86%
92081 - VISTA	20	17.65%	28	-3.45%
92082 - VALLEY CENTER	29	3.57%	58	-1.69%
92083 - VISTA	21	-8.70%	26	0.00%
92084 - VISTA	37	-15.91%	59	1.72%
92091 - RANCHO SANTA FE	0	-100.00%	7	0.00%
92127 - RANCHO BERNARDO	26	-13.33%	28	0.00%
92128 - RANCHO BERNARDO	32	0.00%	20	-4.76%
92129 - RANCHO PENASQUITOS	26	4.00%	14	0.00%
92130 - CARMEL VALLEY	25	-10.71%	12	-7.69%
<b>TOTALS</b>	<b>795</b>	<b>-0.87%</b>	<b>969</b>	<b>-0.72%</b>

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



<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.

<sup>2</sup> Zip code 92003 (Bonsall) actually reported 95 bank-owned properties, including undeveloped parcels from one proposed new development.



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