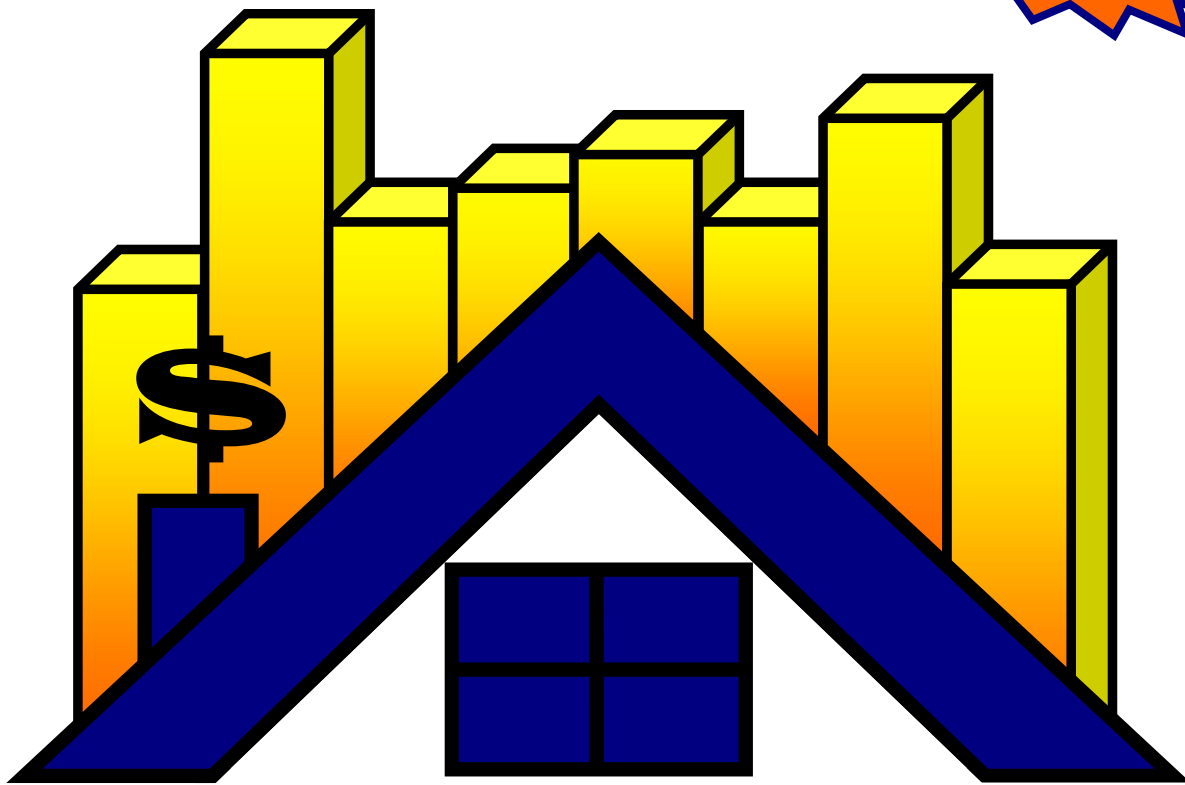


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North San Diego County
HomeDex™

North County
December 2009 REPORT
November 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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HomeDex™ Key Points

November 2009 Data

1. The median price for all North County home sales – attached and detached – decreased 1.35% in November 2009 from October 2009, to \$370,000.
 - a. Detached homes in North County rose 1.45 percent, from October 2009 to November 2009, from \$430,000 to \$436,250.
 - i. Detached home prices OUTSIDE North County decreased 1.4% from October 2009 to November 2009, from \$355,000 to \$349,900.
 - ii. November 2009 median single-family detached homes in North San Diego County increased 21.86%, from \$358,000 in November 2008. The median price OUTSIDE North County for single-family homes rose 7.66 percent from the \$325,000 a year ago.
 - iii. The countywide median price of homes sold decreased from \$380,000 in October 2009 to \$378,950 in November 2009 and was up 11.62% from the November 2008 number.
 - b. Attached home prices in North County increased during November 2009 by 5.54%, from \$239,250 a month earlier to \$252,500.
 - i. Non-North County attached home prices increased 2.44% in November 2009; from \$205,000 to \$210,000.
 - ii. North County attached homes increased 40.28% from \$180,000 a year ago.
 - c. Median days-on-market for single-family detached homes in North County remained at 35 days in November 2009. The number of North County single-family homes sold fell 18.13% last month, from 772 to 632. There was a year-to-year increase of 9.15% for home sales in November 2009 compared to November 2008.

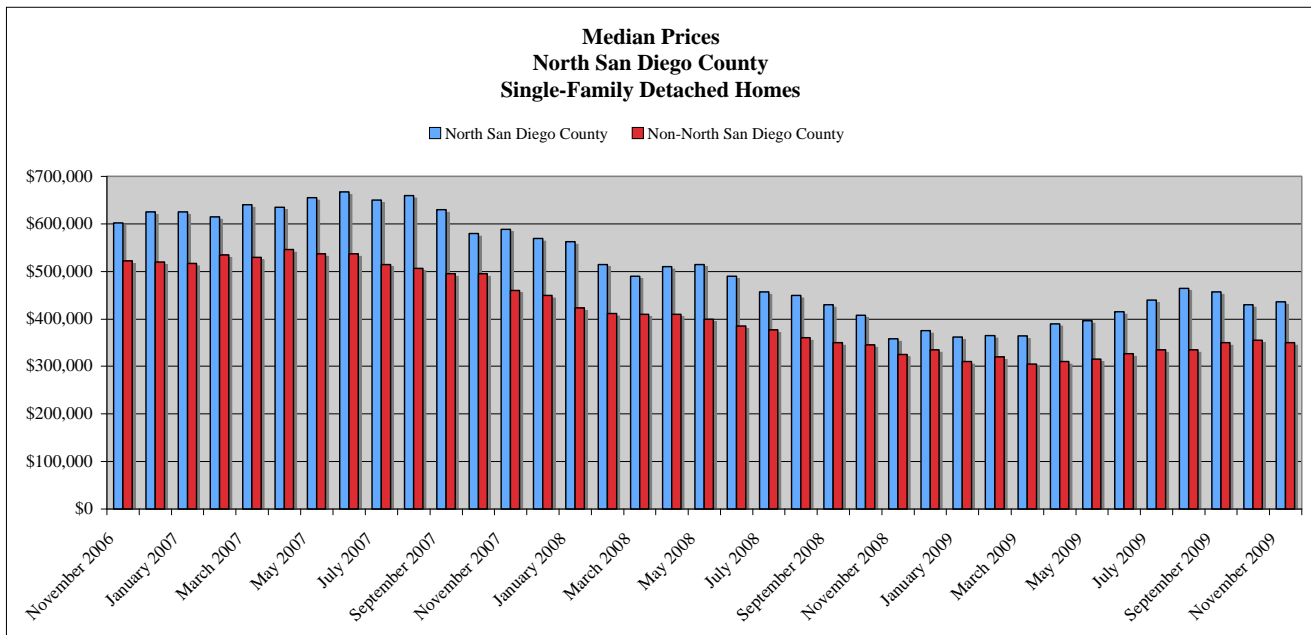
1. For several months, the California and local housing markets have been experiencing a sales rebound as a result of low interest rates, a continuing supply of distressed properties coming to market, and a continuing reduction in the fear factor on the part of prospective homebuyers.
 - a. Sales of *new homes* are down significantly because home-building activity has all but stopped completely.
 - b. Meanwhile, 2010 will see a steady stream of sales of resale homes, driven by distressed properties at the low end of the market, coupled with moderate home-price appreciation.
 - i. The statewide median-home price is expected to rise 3.3 percent in 2010 over this year.
2. With distressed properties expected to account for nearly one-third of the sales in 2010, inventory will be relatively lean.
3. Expect interest rates to climb next year from about 5.2 percent to 5.7 percent on average.
4. While demand from first-time buyers and low-end properties will continue throughout next year, sales could be impacted if discretionary sellers do not return to the market by the second-half of the year.
 - a. The wild cards for 2010 include foreclosures, loan modifications, the labor market, the worsening state budget crisis, and the actions of the federal government.

###

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

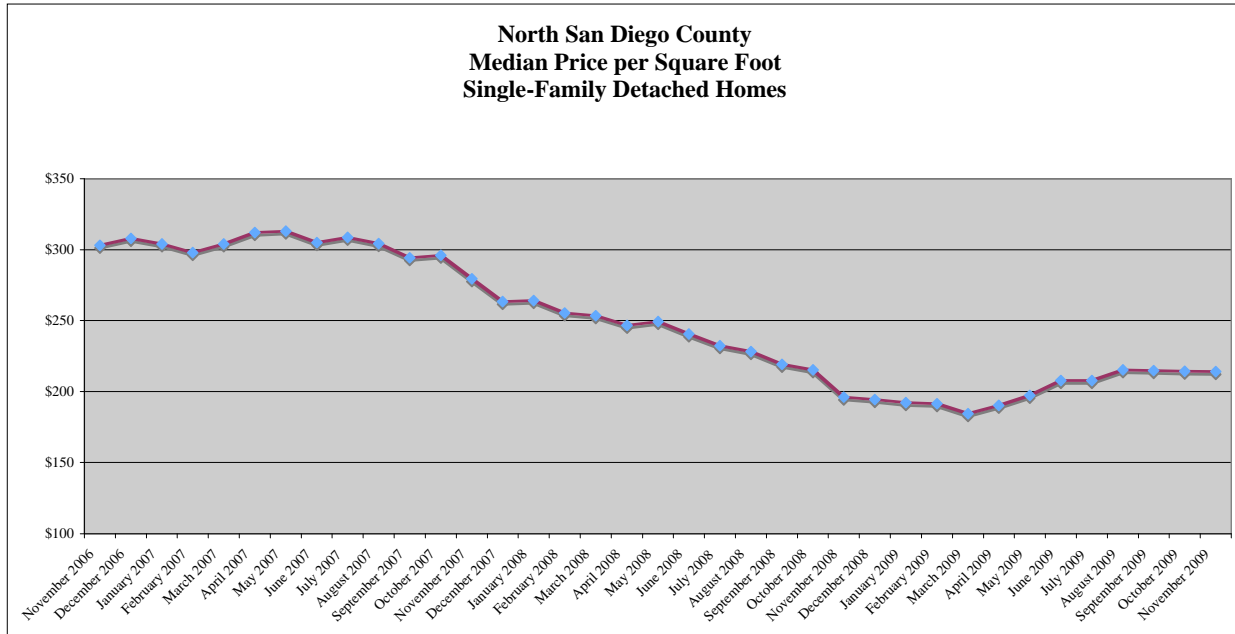
Single-Family Detached Home Prices

- The median price for all homes in North San Diego County – single-family detached and single-family attached – decreased to \$370,000 in November 2009 from \$375,000 in October 2009.¹
- The median-priced single-family detached (SFD) home in North San Diego County rose 1.45 percent from \$430,000 in October 2009 to \$436,250 in November 2009. The SFD median price in Non-North County zip codes declined 1.4 percent from \$355,000 in October 2009 to \$349,900 in November 2009.
- The November 2009 median SFD price in North San Diego County increased 21.86 percent from \$358,000 in November 2008. Median price rose 7.66 percent in Non-North County from \$325,000 in November 2008.
- The countywide median SFD price decreased 0.28 percent from \$380,000 in October 2009 to \$378,950 in November 2009, and increased 11.62 percent from November 2008.



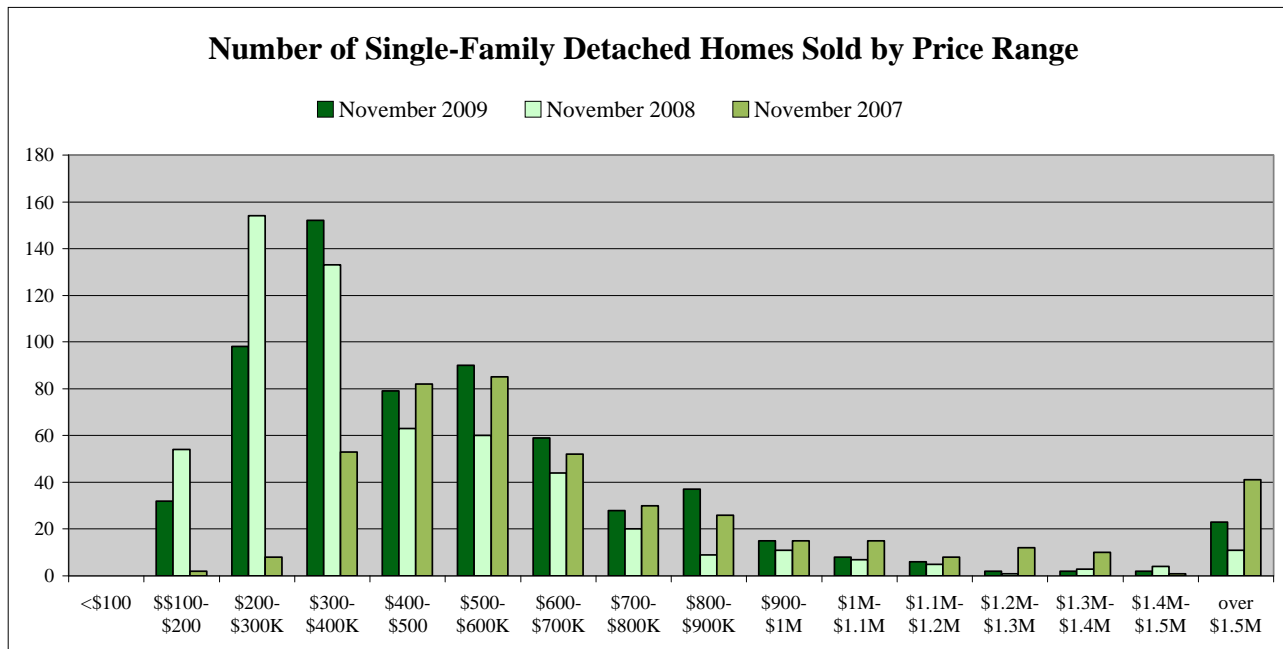
North San Diego County HomeDex™ November 2009 Summary Report Single-Family Detached Homes

- The median days-on-market for North San Diego County SFD homes remained at 35 days in November 2009. The average number of days-on-market rose from 67 in October 2009 to 69 in November 2009.²
- The SFD median price-per-square foot was \$214 in November 2009, a year-over increase of 9.2 percent from \$196 in November 2008.



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

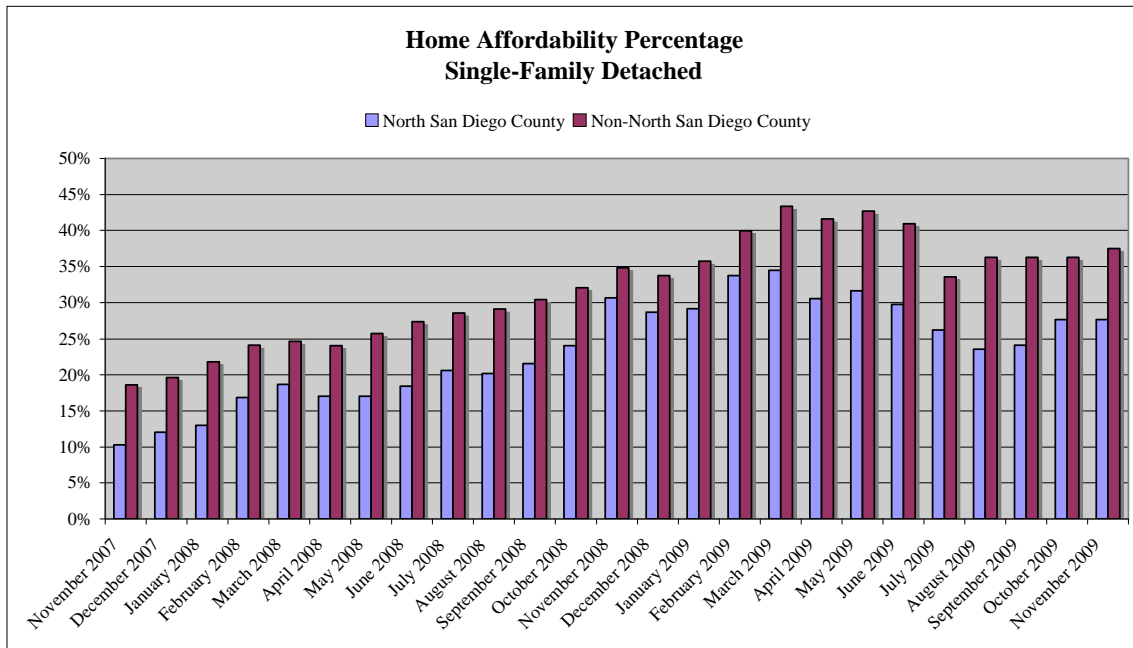
- There were 3,586 (active and contingent) SFD listings in North San Diego County ending November 2009, and 7,420 (active and contingent) listings in San Diego County ending November 2009.
- The number of North San Diego County SFD units sold fell 18.13 percent to 632 in November 2009 from 772 in October 2009, and was up 9.15 percent year-over from November 2008.



North San Diego County HomeDex™ November 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 increased from \$2,360 in October 2009 to \$2,365 in November 2009 (based on a conventional mortgage.) The monthly payment for the median-priced SFD home in Non-North San Diego County decreased from \$1,948 in October 2009 to \$1,897 in November 2009.
- 28 percent of San Diego County households could afford the median-priced SFD home in North County in November 2009, according to the North San Diego County HomeDex™. The affordability percentage rose from 37 percent in Non-North County during October 2009 to 38 percent in November 2009.³ The HomeDex™ affordability percentage was 31 percent in North County and 35 percent in Non-North San Diego County zip codes in November 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 November 2009.



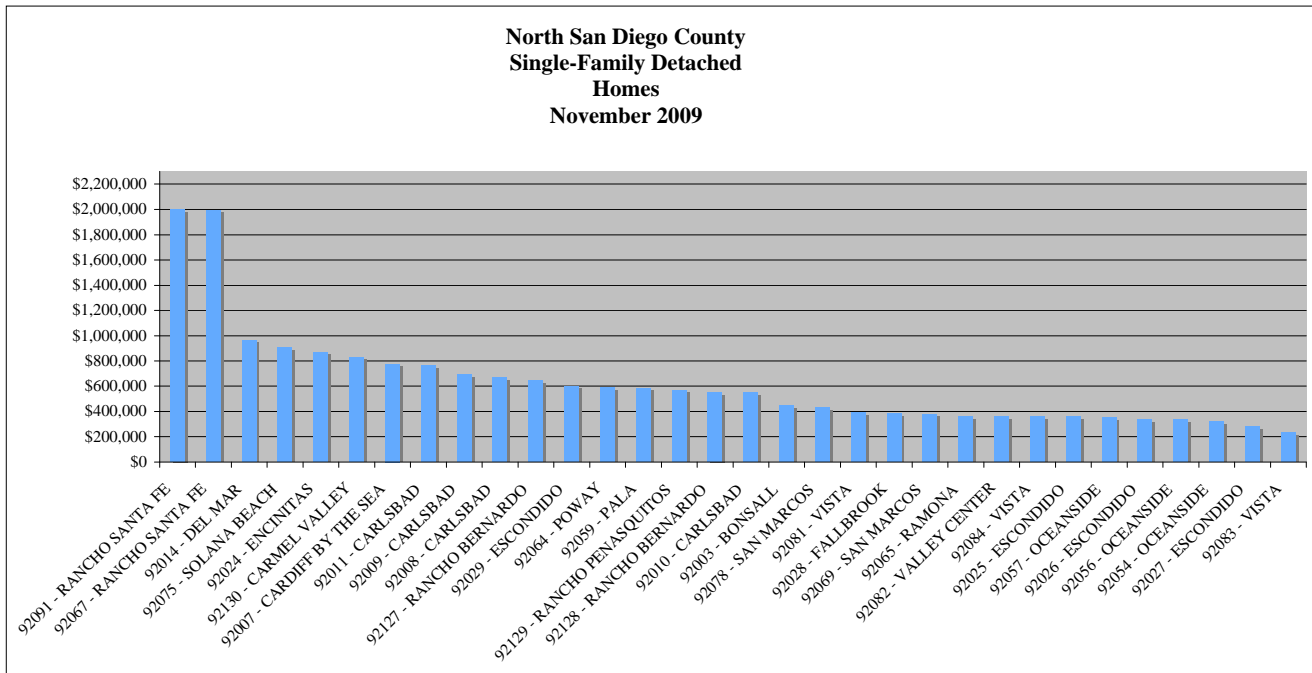
North San Diego County HomeDex™

November 2009 Summary Report

Single-Family Detached Homes

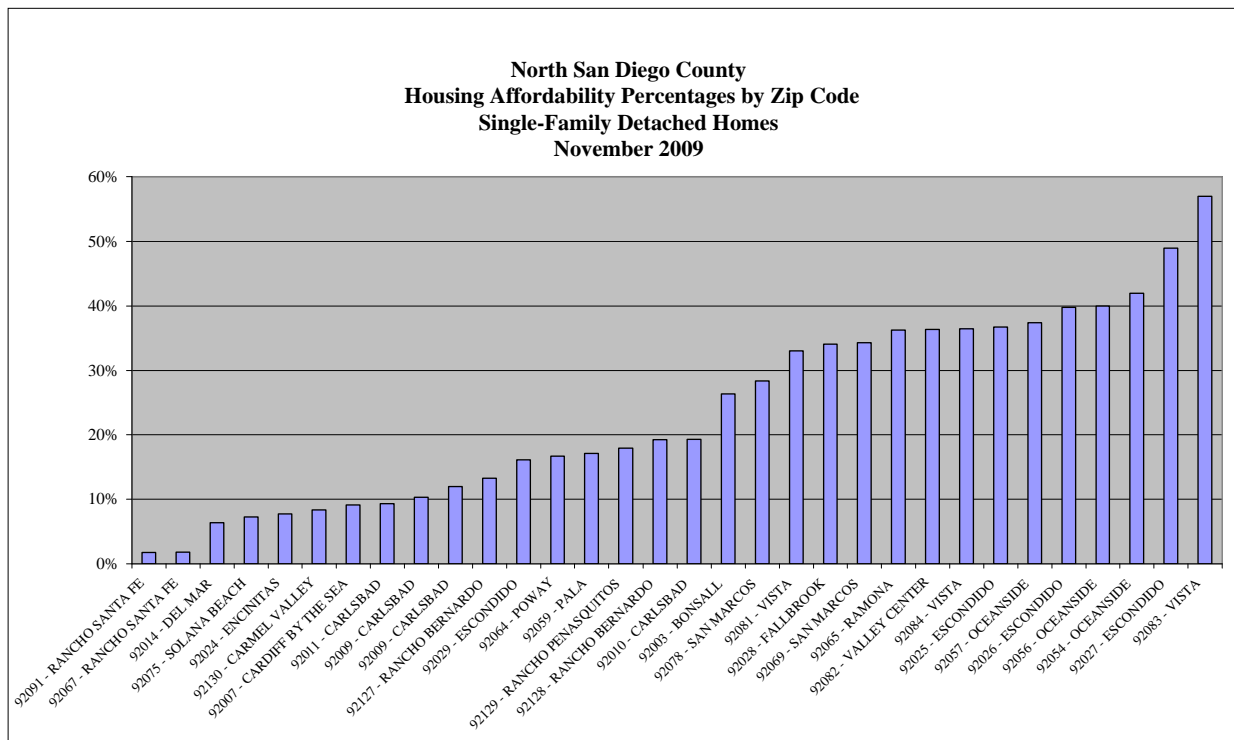
Single-Family Detached Home Prices and Affordability by North County Zip Codes⁴

- Rancho Santa Fe (92067, 92067) reported the highest median SFD prices at around two million dollars followed by Del Mar (92014) at \$965,000, Solana Beach (92075) at \$903,310, Encinitas (92024) at \$870,000, and Carmel Valley (92130) at \$829,500.
- Cardiff (92007) had a median SFD price of \$775,000 with Carlsbad (92011) at \$761,450. Carlsbad (92008, 92009) and Rancho Bernardo (92127) ranged between \$645,000 and \$692,500. Carlsbad (92010), Rancho Bernardo (92128), Rancho Penasquitos (92129), Escondido (92029), Poway (92064), and Pala (92059) reported median prices ranging between \$549,000 and \$599,261 with Bonsall (92003) at \$447,500 and San Marcos (92078) at \$430,000.
- Vista (92081, 92084), San Marcos (92069), Escondido (92025, 92026), Ramona (92065), Valley Center (92082), Fallbrook (92028), and Oceanside (92054, 92056, 92057) reported median SFD prices between \$322,000 and \$389,000 with Escondido (92027) and Vista (92083) under \$300,000.



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

- Rancho Santa Fe (92067, 92091), Del Mar (92014), Cardiff (92007), Carmel Valley (92130), Encinitas (92024), Carlsbad (92011), 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, 92010), Rancho Bernardo (92127, 92128), Poway (92064), Pala (92059), and Rancho Penasquitos (92129) had affordability percentages between 10 percent and 19 percent. Bonsall (92003) reported an affordability percentage of 26 percent with San Marcos (92078) at 28 percent.⁵
- Valley Center (92082), Oceanside (92057), Fallbrook (92028), Ramona (92065), Escondido (92025), and San Marcos (92069) had affordability percentages between 33 and 37 percent with Oceanside (92054, 92056) and Escondido (92026, 92027) between 40 percent and 49 percent, and Vista (92083) at 57 percent.



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

North San Diego County Housing Characteristics Single-Family Detached Homes November 2009	
Median Price	\$436,250
Average Price	\$562,453
Median Price per Square Foot	\$214
Lowest-Priced Home Sold	\$125,000
Highest-Priced Home Sold	\$7,000,000
Number Units Sold	632
Total Sales ⁶	\$355,470,037
Median Days on Market	35
Median Square Feet	2,039
Median Number of Bedrooms	4
Median Number of Baths	3
Median Lot Size (sq. feet)	9,750
Median Age (years) of Homes Sold	21

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
November 2008	\$358,000	\$325,000	31%	35%
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%

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
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 imply statistical significance.

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

North San Diego County Zip Codes	Nov. 2009 Affordability ⁷	Nov. 2008 Affordability	Nov. 2009 Median Price	% Price Chg. From Nov. 2008	Nov. 2009 Sold Listings	Median Days on Market Nov. 2009	Median Days on Market % Chg. from Oct. 2009
92003 - BONSALL	26%	26%	\$447,500	13%	2	74	-7%
92007 - CARDIFF	9%	-	\$775,000	-	4	115	53%
92008 - CARLSBAD	12%	21%	\$665,000	46%	13	88	2%
92009 - CARLSBAD	10%	8%	\$692,500	-4%	30	20	-44%
92010 - CARLSBAD	19%	14%	\$549,000	0%	13	29	-49%
92011 - CARLSBAD	9%	8%	\$761,450	3%	16	65	32%
92014 - DEL MAR	6%	2%	\$965,000	-36%	13	89	50%
92024 - ENCINITAS	8%	7%	\$870,000	12%	20	69	97%
92025 - ESCONDIDO	37%	50%	\$357,000	49%	18	34	-24%
92026 - ESCONDIDO	40%	37%	\$335,000	8%	37	27	13%
92027 - ESCONDIDO	49%	49%	\$280,000	13%	37	21	-46%
92028 - FALLBROOK	34%	25%	\$380,000	-6%	35	39	-20%
92029 - ESCONDIDO	16%	30%	\$599,261	64%	8	52	186%
92054 - OCEANSIDE	42%	40%	\$322,000	10%	12	22	-19%
92056 - OCEANSIDE	40%	40%	\$333,750	13%	32	19	-17%
92057 - OCEANSIDE	37%	35%	\$351,000	7%	46	28	20%
92059 - PALA	17%	-	\$583,900	-	2	52	-80%
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	17%	30%	\$590,000	63%	21	36	-9%
92065 - RAMONA	36%	36%	\$361,000	14%	33	79	187%
92067 - RANCHO SANTA FE	2%	0%	\$1,995,000	-7%	8	64	-63%
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	34%	33%	\$378,000	12%	18	22	48%
92075 - SOLANA BEACH	7%	4%	\$903,310	-8%	4	144	132%
92078 - SAN MARCOS	28%	25%	\$430,000	6%	28	19	-26%
92081 - VISTA	33%	31%	\$389,000	11%	25	27	8%
92082 - VALLEY CENTER	36%	15%	\$360,000	-33%	9	90	131%
92083 - VISTA	57%	45%	\$232,000	-13%	25	31	114%
92084 - VISTA	36%	38%	\$359,000	18%	25	29	-65%
92091 - RANCHO SANTA FE	2%	3%	\$2,000,000	67%	3	172	-
92127 - RANCHO BERNARDO	13%	8%	\$645,000	-11%	24	27	-59%
92128 - RANCHO BERNARDO	19%	17%	\$550,000	7%	23	30	-6%
92129 - RANCHO PENASQUITOS	18%	16%	\$570,000	7%	22	47	133%
92130 - CARMEL VALLEY	8%	5%	\$829,500	-8%	26	56	-3%

North San Diego County HomeDex™ November 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 November 2009 required an annual income of \$94,582 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 \$401,736,570 in October 2009 and \$270,779,986 in November 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.

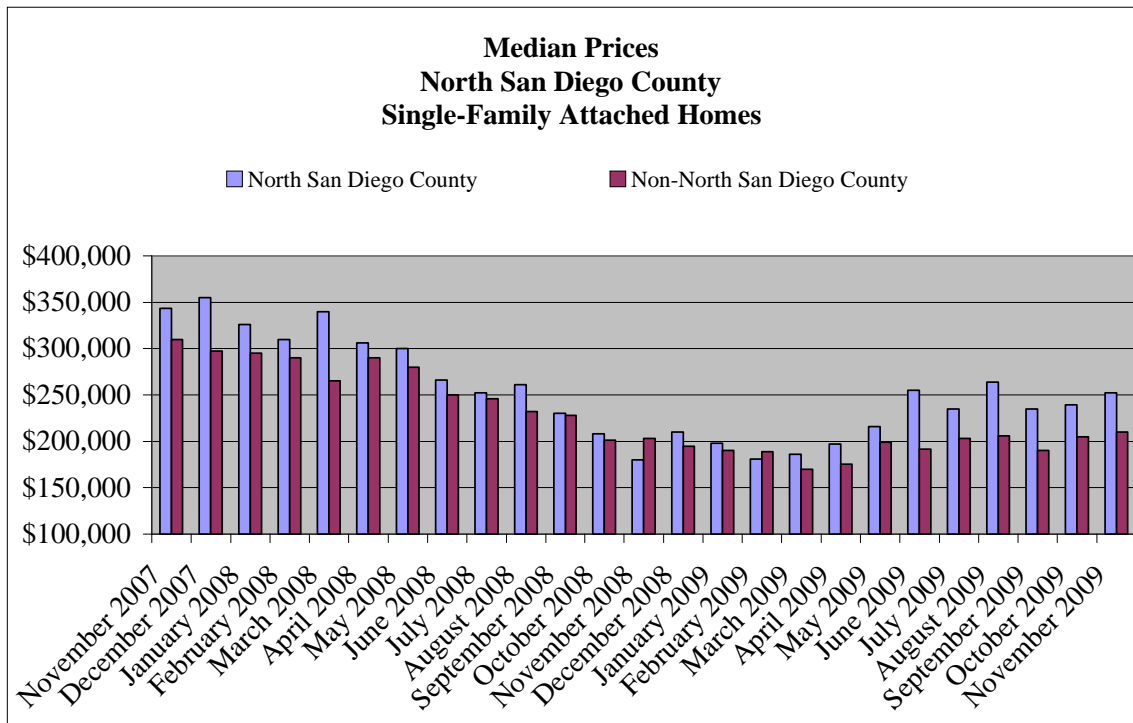
North San Diego County HomeDex™

November 2009 Summary Report

Single-Family Attached Homes

Single-Family Attached Home Prices

- The North San Diego County median-priced single-family attached (SFA) home rose 5.54 percent from \$239,250 in October 2009 to \$252,500 in November 2009. The Non-North San Diego County SFA home median price increased 2.44 percent from \$205,000 in October 2009 to \$210,000 in November 2009.¹
- North San Diego County SFA median prices increased 40.28 percent year-over from \$180,000 in November 2008. Non-North County median SFA prices rose 3.45 percent from \$203,000 in November 2008.
- The county-wide SFA home median price increased 4.91 percent from \$214,000 in October 2009 to \$224,500 in November 2009, and increased 15.13 percent from November 2008.
- The median number of days-on-market for North County SFA homes sold fell from 38 in October 2009 to 33 in November 2009. The average number of days-on-market declined from 75 in October 2009 to 67 in November 2009.²



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

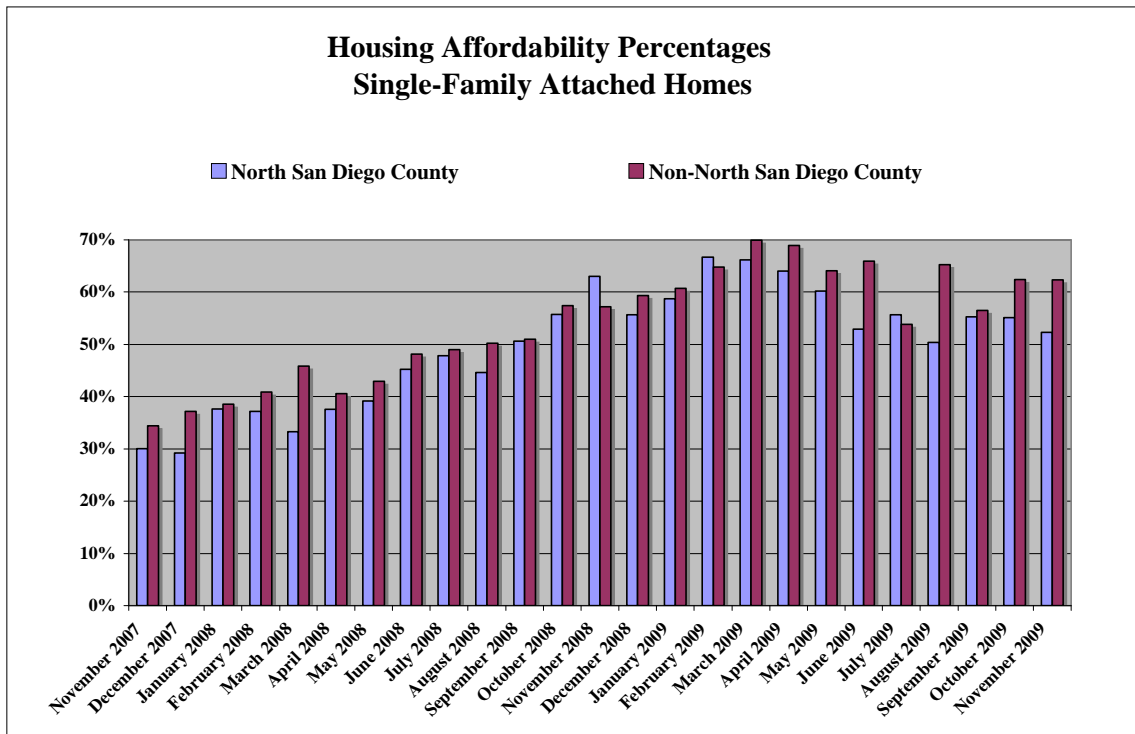
- The number of sold SFA units in North San Diego County decreased 7.64 percent and the number of sold SFA units in Non-North County decreased 18.81 percent from October 2009 to November 2009; year-over sales rose 22.36 percent in North County and rose 12.53 percent in Non-North County from November 2008.
- There were 1,276 SFA listings (active and contingent) in North San Diego County ending November 2009. San Diego County (active and contingent) SFA listings were 4,347 at the end of November 2009.



North San Diego County HomeDex™ November 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 rose from \$1,313 in October 2009 to \$1,369 in November 2009. The monthly payment for the median-priced SFA home in Non-North San Diego County zip codes decreased from \$1,125 in October 2009 to \$1,100 in November 2009.
- 52 percent of San Diego County households could afford the median-priced SFA home in North San Diego County in November 2009.³ The single-family attached home affordability level for Non-North San Diego County zip codes remained at 62 percent in November 2009.
- 63 percent of county households could afford the median-priced SFA home in North San Diego County and 57 percent in Non-North County zip codes in November 2008.



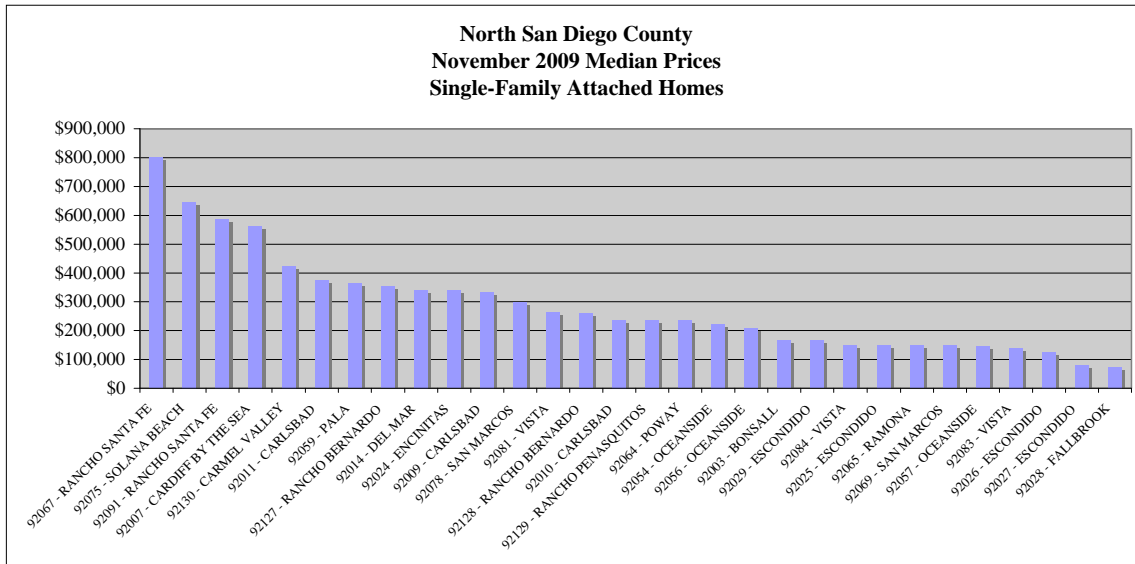
North San Diego County HomeDex™

November 2009 Summary Report

Single-Family Attached Homes

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

- Rancho Santa Fe (92067) reported the high median SFA home price at \$800,000 followed by Solana Beach (92075) at \$646,750, Rancho Santa Fe (92091) at \$587,500, and Cardiff (92007) at \$562,500. Carmel Valley (92130) had a median SFA price of \$425,000 with Carlsbad (92009, 92011), Encinitas (92024), Pala (92059), Rancho Bernardo (92127), and Del Mar (92014) between \$333,000 and \$375,000
- Carlsbad (92010), Rancho Bernardo (92128), Rancho Penasquitos (92129), Oceanside (92054, 92056), Poway (92064), and Vista (92081) reported median prices ranging between \$208,000 and \$299,000. San Marcos (92069), Bonsall (92003), Oceanside (92057), Vista (92083, 92084), Ramona (92065), and Escondido (92025, 92026, 92029) had median SFA home prices between \$126,000 and \$167,000.
- Escondido (92027) and Fallbrook (92028) had the lowest median SFA prices at under \$81,000.

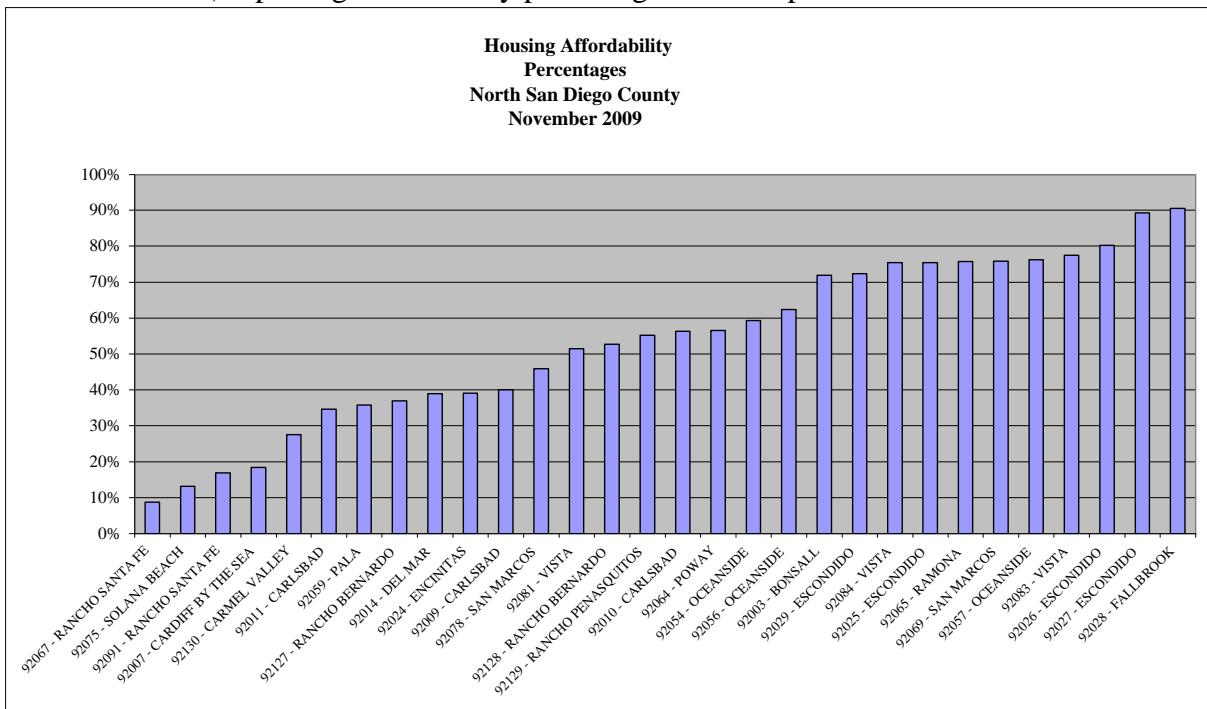


North San Diego County HomeDex™

November 2009 Summary Report

Single-Family Attached Homes

- Rancho Santa Fe (92067) reported the lowest level of SFA affordability with nine percent of county households able to afford the median-priced SFA home followed by Solana Beach (92075) at 13 percent, Rancho Santa Fe (92091) at 17 percent, Cardiff (92007) at 18 percent, and Carmel Valley (92130) at 28 percent. Carlsbad (92011), Rancho Bernardo (92127), Del Mar (92104), Pala (92059), and Encinitas (92024) reported affordability percentages between 35 percent and 39 percent with Carlsbad (92009) and San Marcos (92078) at over 40 percent.
- Carlsbad (92010), Oceanside (92054), Poway (92064), Rancho Bernardo (92128), Rancho Penasquitos (92129), and Vista (92081) had affordability percentages between 51 and 59 percent with Oceanside (92056) at 62 percent.⁵
- Oceanside (92057), Vista (92083, 92084), Bonsall (92003), San Marcos (92069), Ramona (92065), and Escondido (92025, 92029) had affordability percentages between 72 percent and 77 percent with Fallbrook (92028) and Escondido (92026, 92027) reporting affordability percentages over 80 percent.



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

North San Diego County Housing Characteristics Single-Family Attached Homes November 2009	
Median Price	\$252,500
Average Price	\$276,794
Median Price per Square Foot	\$209
Lowest-Priced Home Sold	\$51,000
Highest-Priced Home Sold	\$900,000
Number Units Sold	290
Total Sales ⁶	\$80,270,403
Median Days on Market	33
Median Square Feet	1,170
Median Number of Bedrooms	2
Median Number of Baths	2
Median Age (years) of Homes Sold	25

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
November 2008	\$180,000	\$203,000	63%	57%
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%

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
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 not imply statistical significance.

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

North San Diego County Zip Codes	Nov. 2009 Affordability ⁷	Nov. 2008 Affordability	Nov. 2009 Median Price	% Price Chg. From Nov. 2008	Nov. 2009 Sold Listings	Median Days on Market Nov. 2009	Median Days on Market % Chg. from Oct. 2009
92003 - BONSBALL	72%	72%	\$166,500	15%	2	14	-91%
92007 - CARDIFF	18%	21%	\$562,500	24%	2	80	-
92008 - CARLSBAD	-	9%	-	-	0	-	-
92009 - CARLSBAD	40%	44%	\$333,500	23%	20	30	9%
92010 - CARLSBAD	56%	35%	\$236,000	-26%	3	10	-93%
92011 - CARLSBAD	35%	35%	\$375,000	15%	3	45	-16%
92014 - DEL MAR	39%	21%	\$340,000	-24%	4	89	12%
92024 - ENCINITAS	39%	23%	\$339,500	-19%	20	39	-17%
92025 - ESCONDIDO	75%	81%	\$150,000	43%	5	9	-83%
92026 - ESCONDIDO	80%	81%	\$126,000	20%	27	53	39%
92027 - ESCONDIDO	89%	81%	\$80,250	-24%	10	19	42%
92028 - FALLBROOK	90%	73%	\$74,000	-47%	3	99	321%
92029 - ESCONDIDO	72%	-	\$164,725	-	2	36	-
92054 - OCEANSIDE	59%	31%	\$221,500	-37%	10	66	228%
92056 - OCEANSIDE	62%	63%	\$208,000	14%	11	41	21%
92057 - OCEANSIDE	76%	72%	\$146,000	1%	24	21	8%
92059 - PALA	36%	71%	\$365,000	143%	1	163	-
92061 - PAUMA VALLEY	-	-	-	-	0	-	-
92064 - POWAY	56%	47%	\$235,000	-7%	4	12	-76%
92065 - RAMONA	76%	86%	\$148,250	78%	6	61	-63%
92067 - RANCHO SANTA FE	9%	-	\$800,000	-	1	245	-
92068 - SAN LUIS REY	-	-	-	-	0	-	-
92069 - SAN MARCOS	76%	73%	\$148,000	6%	7	72	213%
92075 - SOLANA BEACH	13%	7%	\$646,750	-21%	10	71	26%
92078 - SAN MARCOS	46%	51%	\$298,500	27%	20	96	47%
92081 - VISTA	51%	42%	\$265,000	-5%	6	59	392%
92082 - VALLEY CENTER	-	-	-	-	0	-	-
92083 - VISTA	77%	72%	\$140,000	-4%	5	41	52%
92084 - VISTA	75%	74%	\$150,000	10%	5	17	-41%
92091 - RANCHO SANTA FE	17%	-	\$587,500	-	2	31	-71%
92127 - RANCHO BERNARDO	37%	60%	\$355,000	87%	19	22	-81%
92128 - RANCHO BERNARDO	53%	49%	\$258,000	4%	21	10	-69%
92129 - RANCHO PENASQUITOS	55%	52%	\$235,500	3%	12	5	-91%
92130 - CARMEL VALLEY	28%	29%	\$425,000	15%	25	13	-32%

North San Diego County HomeDex™
November 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 November 2009 required an annual income of \$54,744 for the median-priced SFA home – an amount earned by 52 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 October 2009 total SFA sales were \$88,082,861 and \$54,471,335 in November 2008 for North San Diego County.

⁷ See footnote 3.

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

North San Diego County Zip Codes	Number of Pre-Foreclosure Properties ¹ ending November 2009	% Chg. from Pre-Foreclosures ending October 2009	Number of Bank-Owned Properties ending November 2009	% Chg. from Bank-Owned ending October 2009
92003 - BONSALL	31	14.81%	50	0.00%
92007 - CARDIFF	18	-18.18%	11	-21.43%
92008 - CARLSBAD	67	-8.22%	45	4.65%
92009 - CARLSBAD	134	-3.60%	92	10.84%
92010 - CARLSBAD	54	-15.63%	66	46.67%
92011 - CARLSBAD	51	-13.56%	15	-11.76%
92014 - DEL MAR	31	0.00%	11	-26.67%
92024 - ENCINITAS	110	-10.57%	58	-3.33%
92025 - ESCONDIDO	161	-5.85%	239	2.14%
92026 - ESCONDIDO	225	-4.66%	210	-4.98%
92027 - ESCONDIDO	260	-9.41%	165	-22.90%
92028 - FALLBROOK	225	-2.60%	160	-4.19%
92029 - ESCONDIDO	60	9.09%	52	-5.45%
92054 - OCEANSIDE	105	-6.25%	97	4.30%
92056 - OCEANSIDE	223	1.83%	142	5.97%
92057 - OCEANSIDE	326	1.24%	187	-60.30%
92059 - PALA	3	50.00%	5	-28.57%
92061 - PAUMA VALLEY	12	50.00%	9	28.57%
92064 - POWAY	141	0.00%	63	6.78%
92065 - RAMONA	158	-4.24%	168	-1.75%
92067 - RANCHO SANTA FE	13	18.18%	25	-3.85%
92068 - SAN LUIS REY	0	-	0	-
92069 - SAN MARCOS	181	-3.72%	136	0.74%
92075 - SOLANA BEACH	41	-10.87%	28	12.00%
92078 - SAN MARCOS	188	2.17%	80	-13.04%
92081 - VISTA	91	-9.00%	52	-10.34%
92082 - VALLEY CENTER	95	6.74%	93	-2.11%
92083 - VISTA	144	1.41%	116	-8.66%
92084 - VISTA	134	-13.55%	131	-6.43%
92091 - RANCHO SANTA FE	6	20.00%	3	-40.00%
92127 - RANCHO BERNARDO	161	11.03%	89	3.49%
92128 - RANCHO BERNARDO	119	-10.53%	79	25.40%
92129 - RANCHO PENASQUITOS	132	5.60%	73	0.00%
92130 - CARMEL VALLEY	96	-2.04%	36	-18.18%
TOTALS	3,796	-2.87%	2,786	-10.96%

North San Diego County HomeDex™ Foreclosure Activity Report – Ending November 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.



**Vista Administrative Offices &
Service Center**

906 Sycamore Ave., Suite 104
Vista, CA 92081
Phone: (760) 734-3971
Fax: (760) 734-3976

Escondido Service Center

1802 S. Escondido Blvd., Suite E
Escondido, CA 92025
Phone: (760) 745-2299
Fax: (760) 745-3842

Carsbad Service Center

6183 Paseo Del Norte, Ste. 150
Carlsbad, CA 92009
Phone: (760) 929-2100
Fax: (760) 929-2115

Carmel Valley Service Center

12707 High Bluff Drive, Suite 125
San Diego, CA 92130
Phone: (858) 350-1600
Fax: (858) 350-0380

Fallbrook Service Center

126 West Beech
Fallbrook, CA 92028
Phone: (760) 728-5811
Fax: (760) 728-0646

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