

THE 2007 ANNUAL REAL ESTATE REPORT

LOCAL MARKET TRENDS



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CENTRAL SAN DIEGO COUNTY

January 2008

San Diego County Property Sales Continued to Fall in 2007

We asked the question last year, after three years of falling sales, whether or not 2006 would prove to be the bottom of the market. And, the answer is in: NO! Of course, this begs the question of whether or not 2007 will prove to be the bottom of the market. Hmmmm?

None of the talking heads could have predicted the credit crunch that quite effectively reduced demand. I would say decimated demand, but, in realty, decimated means lopping off 10%. No, the credit crunch did more than that in the last half of 2007. Plus, we still have a plethora of adjustable rate mortgages rising upwards waiting in the wings.

Yet, there are still signs that this year may see the market finally hit bottom: Bank of America is buying Countrywide, which will provide stability to the mortgage market, and many Sovereign Funds are injecting liquidity into the mortgage market, albeit not through any altruism, but because they're buying

assets for pennies on the dollar. Plus, the Fed will probably continue to lower interest rates, which will provide relief for consumer debt. Remember though, the Fed's actions have little if no effect on fixed mortgage rates.

On the the numbers. Sales of single-family, re-sale homes in 2007 were down for the fourth year in a row in San Diego County: falling 16.5%, a relief after the 23.4% drop in 2006. Condo sales were down 12.6%, compared to a drop of 26.1% in 2006. Another thing to remember, the lofty sales figures for 2002, 2003 and 2004, when sales peaked, where due to investor activity, not the simple supply and demand of people who wanted to buy homes to live in.

The median price for re-sale homes dropped 1.7%, the first drop since we've been keeping records: 1998. Of note, the average price rose 1.4%. This is a tale of two markets. The entry level market has been created by the credit crunch be-

cause buyers in this segment of the market depended upon no-doc and 100% financing loans to buy homes. These loans are gone, completely.

The \$1,000,000 plus market has, therefore, become a larger percentage of total sales, which has had the effect of keeping statistical prices higher than reality.

Of course, statistical prices have absolutely no bearing on what your home is worth or what you can buy a home for. That depends entirely upon the agreement you make with the buyer or seller.

As you go through the various charts and tables in this report, you will see that the lower priced cities have, for the most part, suffered the greatest decrease in sales.

Will the market bottom out this year? Perhaps. Probably not before the summer. In any event, subscribe to this report and stay tuned.

Inside this issue are Annual statistics for:

- SAN DIEGO COUNTY
- CENTRAL SAN DIEGO
- CITY HEIGHTS
- CLAIREMONT
- COLLEGE GROVE
- CORONADO
- DEL CERRO
- DOWNTOWN
- EAST SAN DIEGO
- ENCANTO
- GOLDEN HILL
- LA JOLLA
- LINDA VISTA
- LOGAN HEIGHTS
- MIRA MESA
- MISSION HILLS
- MISSION VALLEY
- NORMAL HEIGHTS
- NORTH PARK
- OCEAN BEACH
- OLD TOWN
- PACIFIC BEACH
- PARADISE HILLS
- POINT LOMA
- SAN CARLOS
- SCRIPPS MIRAMAR
- SORRENTO VALLEY
- TIERRASANTA
- UNIVERSITY CITY

C.A.R.'s California Housing Market Forecast for 2008

Statewide median price down, pace of sales decline moderates after tumultuous 2007

Home prices throughout most of California will post modest declines next year while sales of existing homes will stabilize from the precipitous decrease experienced in 2007, according to the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) "2008 California Housing Market Forecast".

The median home price in California will decline 4 percent to \$553,000 in 2008 compared with a projected median of \$576,000 this year, while sales for 2008 are projected to decrease 9 percent to 334,500 units, compared with 367,500 units (projected) in 2007.

"Tighter credit standards, affordability concerns, and a continued standoff between buyers and sellers will contribute to continued weakness in the market going into next year," said C.A.R. President Col-

leen Badagliacco. "Now is not the time for homeowners to 'test the waters' – only serious sellers should put their homes on the market in what will continue to be a challenging sales environment."

"Sales could decline more steeply in 2008 if the current liquidity crunch in the mortgage markets has a longer-than-expected duration or if interest rates unexpectedly increase," she said

(Continued on page 10)

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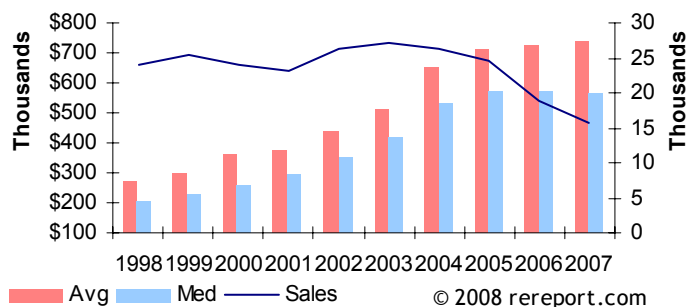
San Diego County (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$271,178	\$203,995	23,960	54	96.6%			
1999	\$300,019	\$225,000	25,396	50	96.6%	10.6%	10.3%	6.0%
2000	\$356,975	\$260,000	23,878	43	96.7%	19.0%	15.6%	-6.0%
2001	\$375,533	\$293,000	23,188	46	96.5%	5.2%	12.7%	-2.9%
2002	\$442,102	\$355,000	26,276	44	96.6%	17.7%	21.2%	13.3%
2003	\$515,324	\$417,000	27,065	43	96.7%	16.6%	17.5%	3.0%
2004	\$653,099	\$535,000	26,344	36	96.6%	26.7%	28.3%	-2.7%
2005	\$712,200	\$575,000	24,441	53	95.9%	9.0%	7.5%	-7.2%
2006	\$728,574	\$575,000	18,723	65	95.4%	2.3%	0.0%	-23.4%
2007	\$738,922	\$565,000	15,636	71	94.9%	1.4%	-1.7%	-16.5%

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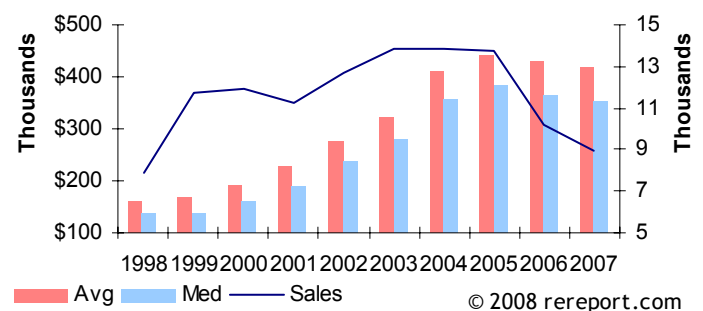
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San Diego County (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$162,839	\$137,000	7,884	50	97.6%			
1999	\$169,647	\$139,900	11,757	42	97.9%	4.2%	2.1%	49.1%
2000	\$193,003	\$160,000	11,904	30	98.2%	13.8%	14.4%	1.3%
2001	\$227,460	\$189,900	11,297	33	97.9%	17.9%	18.7%	-5.1%
2002	\$275,172	\$238,000	12,733	34	98.0%	21.0%	25.3%	12.7%
2003	\$321,906	\$280,000	13,840	36	97.8%	17.0%	17.6%	8.7%
2004	\$410,834	\$357,000	13,831	28	97.9%	27.6%	27.5%	-0.1%
2005	\$440,966	\$384,990	13,783	53	97.3%	7.3%	7.8%	-0.3%
2006	\$429,537	\$365,990	10,183	67	96.5%	-2.6%	-4.9%	-26.1%
2007	\$419,692	\$355,000	8,897	71	95.9%	-2.3%	-3.0%	-12.6%

San Diego County Homes



San Diego County Condos



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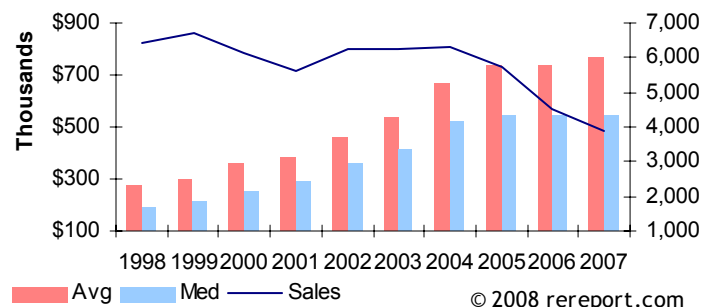
Central San Diego (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$278,560	\$194,500	6,429	51	96.5%			
1999	\$301,356	\$216,000	6,694	44	96.6%	8.2%	11.1%	4.1%
2000	\$362,465	\$255,000	6,115	37	96.6%	20.3%	18.1%	-8.6%
2001	\$383,225	\$290,000	5,602	39	96.1%	5.7%	13.7%	-8.4%
2002	\$462,263	\$358,000	6,265	40	96.5%	20.6%	23.4%	11.8%
2003	\$539,272	\$415,000	6,239	41	96.4%	16.7%	15.9%	-0.4%
2004	\$673,038	\$525,000	6,302	35	96.6%	24.8%	26.5%	1.0%
2005	\$737,707	\$550,000	5,742	51	95.0%	9.6%	4.8%	-8.9%
2006	\$740,958	\$545,000	4,511	61	95.2%	0.4%	-0.9%	-21.4%
2007	\$767,192	\$549,000	3,902	67	94.9%	3.5%	0.7%	-13.5%

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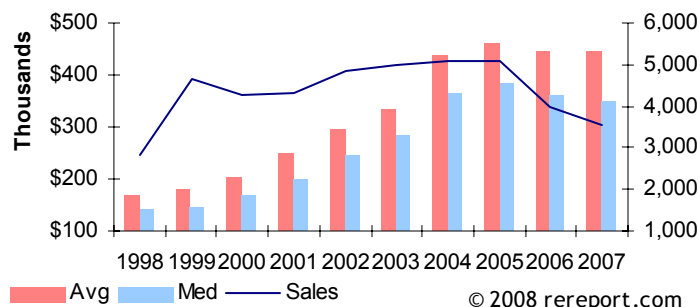
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Central San Diego (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$170,614	\$141,000	2,825	48	97.6%			
1999	\$182,558	\$145,000	4,632	40	97.8%	7.0%	2.8%	64.0%
2000	\$202,513	\$169,000	4,282	28	98.2%	10.9%	16.6%	-7.6%
2001	\$248,171	\$200,000	4,338	34	97.6%	22.5%	18.3%	1.3%
2002	\$298,045	\$246,000	4,849	34	97.6%	20.1%	23.0%	11.8%
2003	\$336,231	\$285,000	4,980	37	97.6%	12.8%	15.9%	2.7%
2004	\$437,996	\$365,800	5,097	31	97.8%	30.3%	28.4%	2.3%
2005	\$461,931	\$385,000	5,088	53	97.1%	5.5%	5.2%	-0.2%
2006	\$445,978	\$360,000	3,978	66	96.1%	-3.5%	-6.5%	-21.8%
2007	\$445,458	\$350,000	3,531	73	95.5%	-0.1%	-2.8%	-11.2%

Central San Diego Homes



Central San Diego Condos



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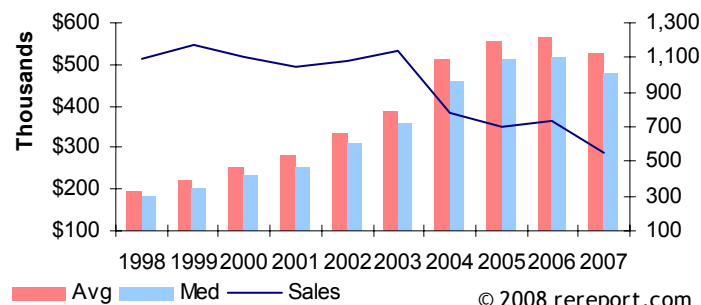
City Heights (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$103,861	\$107,900	305	64	97.6%			
1999	\$112,371	\$115,000	279	49	98.4%	8.2%	6.6%	-8.5%
2000	\$142,780	\$143,500	333	37	99.3%	27.1%	24.8%	19.4%
2001	\$174,974	\$175,000	305	33	99.0%	22.5%	22.0%	-8.4%
2002	\$223,102	\$225,000	273	31	98.9%	27.5%	28.6%	-10.5%
2003	\$287,443	\$289,950	264	30	98.1%	28.8%	28.9%	-3.3%
2004	\$367,143	\$369,000	305	32	98.4%	27.7%	27.3%	15.5%
2005	\$409,008	\$410,000	309	47	97.3%	11.4%	11.1%	1.3%
2006	\$411,265	\$411,000	241	55	96.1%	0.6%	0.2%	-22.0%
2007	\$356,773	\$356,000	147	75	95.5%	-13.2%	-13.4%	-39.0%

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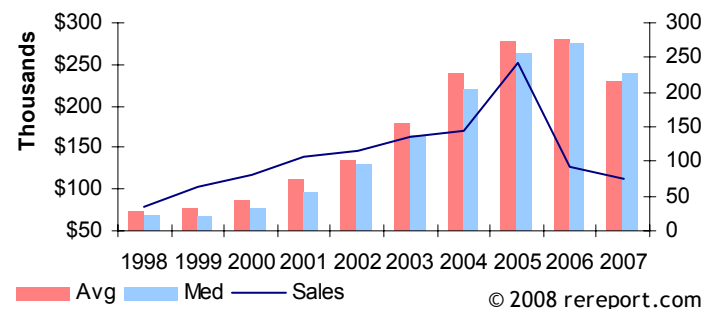
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City Heights (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$73,542	\$70,000	36	92	97.3%			
1999	\$76,323	\$66,500	64	85	98.5%	3.8%	-5.0%	77.8%
2000	\$87,009	\$75,750	82	39	98.3%	14.0%	13.9%	28.1%
2001	\$111,922	\$95,000	108	47	98.7%	28.6%	25.4%	31.7%
2002	\$134,263	\$129,000	115	43	98.8%	20.0%	35.8%	6.5%
2003	\$179,566	\$165,500	135	36	98.2%	33.7%	28.3%	17.4%
2004	\$238,810	\$220,000	145	31	98.9%	33.0%	32.9%	7.4%
2005	\$277,649	\$264,500	241	47	98.8%	16.3%	20.2%	66.2%
2006	\$280,578	\$275,000	93	75	98.0%	1.1%	4.0%	-61.4%
2007	\$231,267	\$241,000	74	55	97.0%	-17.6%	-12.4%	-20.4%

City Heights Homes



City Heights Condos



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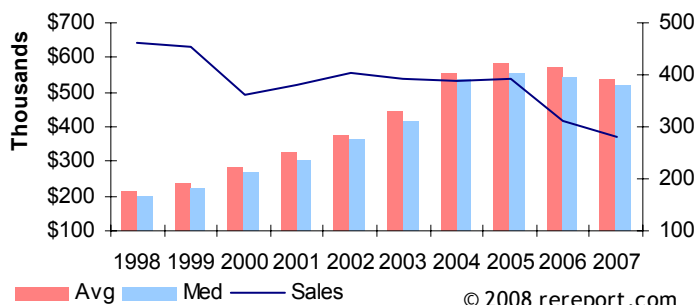
Clairemont (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$217,616	\$199,000	460	35	98.0%			
1999	\$240,779	\$222,250	454	32	98.2%	10.6%	11.7%	-1.3%
2000	\$285,443	\$265,500	361	24	97.9%	18.5%	19.5%	-20.5%
2001	\$324,010	\$299,925	382	31	97.3%	13.5%	13.0%	5.8%
2002	\$379,493	\$365,000	404	30	97.6%	17.1%	21.7%	5.8%
2003	\$445,279	\$420,000	392	30	97.8%	17.3%	15.1%	-3.0%
2004	\$557,045	\$537,000	387	26	98.1%	25.1%	27.9%	-1.3%
2005	\$584,739	\$557,800	392	43	97.1%	5.0%	3.9%	1.3%
2006	\$574,129	\$542,500	310	59	96.4%	-1.8%	-2.7%	-20.9%
2007	\$541,141	\$522,000	282	60	96.0%	-5.7%	-3.8%	-9.0%

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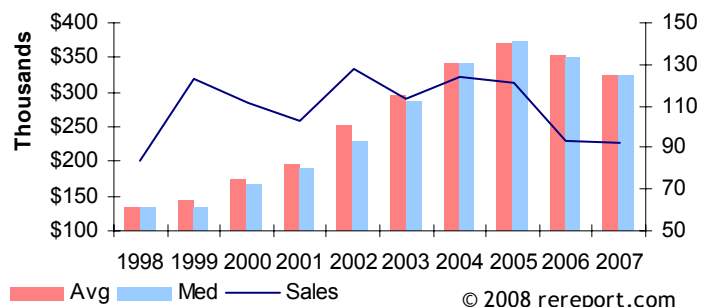
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Clairemont (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$134,013	\$134,250	84	41	97.9%			
1999	\$142,332	\$135,000	123	35	98.4%	6.2%	0.6%	46.4%
2000	\$174,964	\$167,500	112	16	99.3%	22.9%	24.1%	-8.9%
2001	\$194,478	\$189,500	103	28	98.0%	11.2%	13.1%	-8.0%
2002	\$253,058	\$230,000	128	22	98.1%	30.1%	21.4%	24.3%
2003	\$297,177	\$288,000	113	31	98.0%	17.4%	25.2%	-11.7%
2004	\$343,275	\$342,995	124	22	98.8%	15.5%	19.1%	9.7%
2005	\$371,223	\$375,000	121	71	97.6%	8.1%	9.3%	-2.4%
2006	\$354,380	\$350,000	93	57	97.4%	-4.5%	-6.7%	-23.1%
2007	\$326,172	\$323,602	92	73	97.2%	-8.0%	-7.5%	-1.1%

Clairemont Homes



Clairemont Condos



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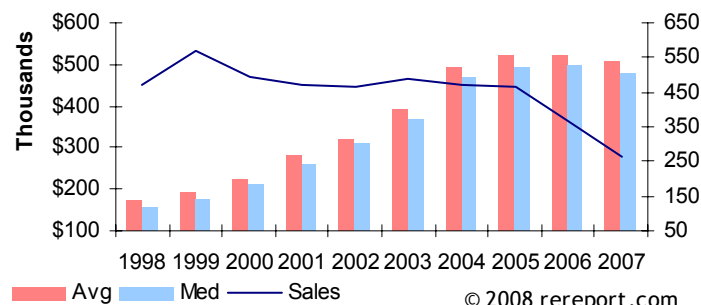
College Grove (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$173,442	\$158,000	473	41	97.5%			
1999	\$189,694	\$177,000	567	35	98.4%	9.4%	12.0%	19.9%
2000	\$226,719	\$212,950	492	31	98.0%	19.5%	20.3%	-13.2%
2001	\$282,154	\$259,900	471	40	97.1%	24.5%	22.0%	-4.3%
2002	\$322,741	\$310,000	466	36	97.6%	14.4%	19.3%	-1.1%
2003	\$395,081	\$369,000	487	36	97.4%	22.4%	19.0%	4.5%
2004	\$493,671	\$468,750	472	29	97.8%	25.0%	27.0%	-3.1%
2005	\$522,740	\$496,000	468	56	96.7%	5.9%	5.8%	-0.8%
2006	\$522,794	\$500,000	369	59	96.6%	0.0%	0.8%	-21.2%
2007	\$510,536	\$479,000	263	74	96.4%	-2.3%	-4.2%	-28.7%

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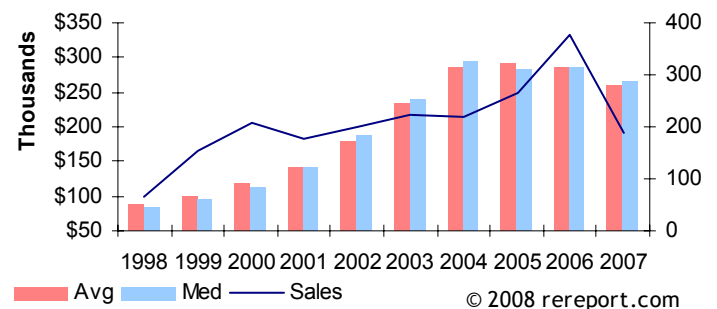
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College Grove (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$86,259	\$85,000	66	57	97.3%			
1999	\$99,794	\$95,500	152	51	99.1%	15.7%	12.4%	130.3%
2000	\$118,019	\$114,900	207	29	99.1%	18.3%	20.3%	36.2%
2001	\$142,325	\$141,250	176	30	98.9%	20.6%	22.9%	-15.0%
2002	\$179,265	\$189,000	199	24	97.8%	26.0%	33.8%	13.1%
2003	\$233,431	\$239,950	224	34	98.4%	30.2%	27.0%	12.6%
2004	\$285,573	\$294,900	219	25	98.1%	22.3%	22.9%	-2.2%
2005	\$293,057	\$285,000	266	48	98.0%	2.6%	-3.4%	21.5%
2006	\$286,977	\$287,450	378	56	99.1%	-2.1%	0.9%	42.1%
2007	\$261,228	\$265,000	187	73	96.8%	-9.0%	-7.8%	-50.5%

College Grove Homes



College Grove Condos



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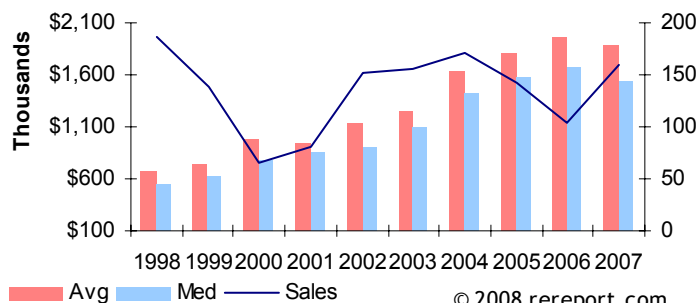
Coronado (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$667,530	\$540,000	187	81	93.8%			
1999	\$733,941	\$625,000	138	77	94.4%	9.9%	15.7%	-26.2%
2000	\$986,481	\$765,000	65	127	95.1%	34.4%	22.4%	-52.9%
2001	\$948,364	\$850,000	80	57	93.4%	-3.9%	11.1%	23.1%
2002	\$1,133,907	\$902,500	152	79	94.2%	19.6%	6.2%	90.0%
2003	\$1,262,726	\$1,100,000	155	90	94.1%	11.4%	21.9%	2.0%
2004	\$1,637,601	\$1,425,000	171	72	94.1%	29.7%	29.5%	10.3%
2005	\$1,802,848	\$1,585,000	142	94	92.7%	10.1%	11.2%	-17.0%
2006	\$1,972,807	\$1,674,000	104	109	91.5%	9.4%	5.6%	-26.8%
2007	\$1,882,290	\$1,550,000	159	101	92.1%	-4.6%	-7.4%	52.9%

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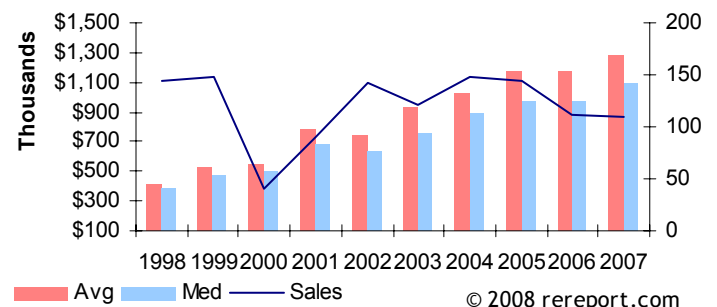
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Coronado (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$407,008	\$379,500	144	83	95.7%			
1999	\$526,319	\$475,000	148	61	95.9%	29.3%	25.2%	2.8%
2000	\$545,674	\$510,000	41	94	96.4%	3.7%	7.4%	-72.3%
2001	\$790,272	\$685,000	90	74	94.4%	44.8%	34.3%	119.5%
2002	\$749,158	\$640,000	142	82	95.3%	-5.2%	-6.6%	57.8%
2003	\$928,553	\$762,500	122	75	94.8%	23.9%	19.1%	-14.1%
2004	\$1,034,423	\$894,950	148	78	96.1%	11.4%	17.4%	21.3%
2005	\$1,183,216	\$975,000	145	60	96.1%	14.4%	8.9%	-2.0%
2006	\$1,177,654	\$975,000	112	71	94.9%	-0.5%	0.0%	-22.8%
2007	\$1,288,761	\$1,100,000	110	122	94.3%	9.4%	12.8%	-1.8%

Coronado Homes



Coronado Condos



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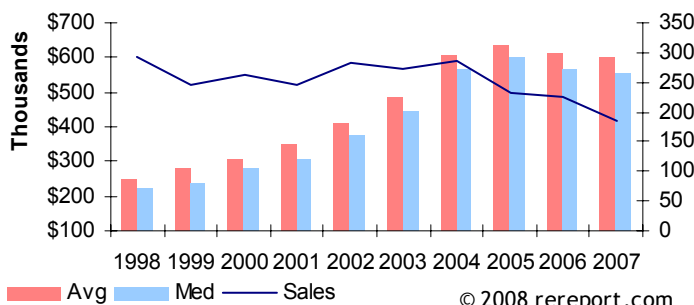
Del Cerro (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$248,689	\$219,900	294	41	96.9%			
1999	\$281,082	\$240,000	246	40	96.8%	13.0%	9.1%	-16.3%
2000	\$309,878	\$279,000	263	29	97.5%	10.2%	16.3%	6.9%
2001	\$350,184	\$310,000	244	33	97.1%	13.0%	11.1%	-7.2%
2002	\$409,814	\$375,000	284	36	97.7%	17.0%	21.0%	16.4%
2003	\$484,890	\$445,000	272	36	97.5%	18.3%	18.7%	-4.2%
2004	\$608,908	\$565,000	285	29	98.0%	25.6%	27.0%	4.8%
2005	\$637,720	\$600,000	232	44	96.4%	4.7%	6.2%	-18.6%
2006	\$612,495	\$565,000	224	58	95.7%	-4.0%	-5.8%	-3.4%
2007	\$602,346	\$553,250	186	60	96.3%	-1.7%	-2.1%	-17.0%

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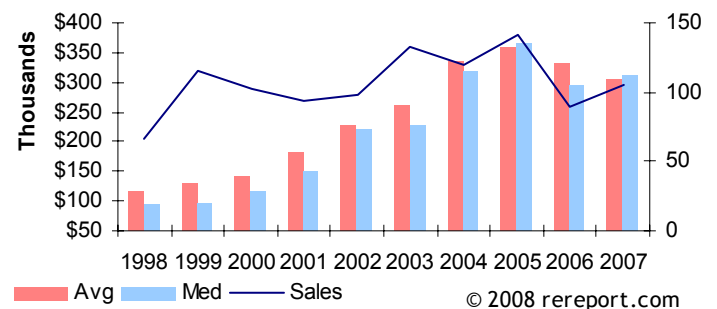
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Del Cerro (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$115,841	\$93,500	67	40	98.3%			
1999	\$130,145	\$98,500	115	30	98.7%	12.3%	5.3%	71.6%
2000	\$142,451	\$115,950	102	20	98.5%	9.5%	17.7%	-11.3%
2001	\$182,129	\$151,750	94	28	98.0%	27.9%	30.9%	-7.8%
2002	\$228,145	\$222,000	98	18	98.8%	25.3%	46.3%	4.3%
2003	\$261,622	\$228,450	132	38	97.9%	14.7%	2.9%	34.7%
2004	\$336,497	\$320,000	119	21	98.0%	28.6%	40.1%	-9.8%
2005	\$359,591	\$365,000	142	46	97.5%	6.9%	14.1%	19.3%
2006	\$331,267	\$297,000	90	62	96.5%	-7.9%	-18.6%	-36.6%
2007	\$304,508	\$312,500	106	68	96.1%	-8.1%	5.2%	17.8%

Del Cerro Homes



Del Cerro Condos



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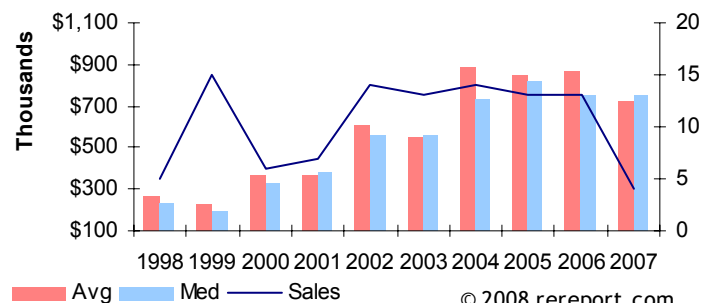
Downtown San Diego (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$263,800	\$235,000	5	143	91.0%			
1999	\$229,693	\$200,000	15	67	99.1%	-12.9%	-14.9%	200.0%
2000	\$365,542	\$329,125	6	89	97.0%	59.1%	64.6%	-60.0%
2001	\$373,504	\$378,000	7	92	93.2%	2.2%	14.8%	16.7%
2002	\$610,036	\$557,500	14	41	98.4%	63.3%	47.5%	100.0%
2003	\$551,723	\$560,000	13	45	97.3%	-9.6%	0.4%	-7.1%
2004	\$887,357	\$730,000	14	48	96.6%	60.8%	30.4%	7.7%
2005	\$851,269	\$820,000	13	56	94.2%	-4.1%	12.3%	-7.1%
2006	\$869,554	\$750,000	13	70	97.3%	2.1%	-8.5%	0.0%
2007	\$727,248	\$750,000	4	109	91.8%	-16.4%	0.0%	-69.2%

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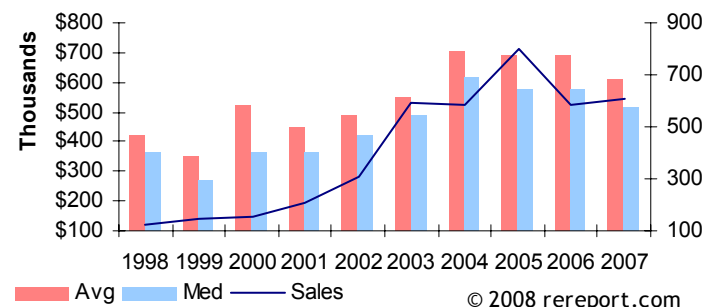
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Downtown San Diego (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$423,688	\$365,000	125	95	96.3%			
1999	\$351,985	\$270,000	145	48	95.5%	-16.9%	-26.0%	16.0%
2000	\$521,274	\$360,000	155	50	94.9%	48.1%	33.3%	6.9%
2001	\$448,381	\$361,250	208	61	95.4%	-14.0%	0.3%	34.2%
2002	\$490,816	\$425,000	311	86	96.4%	9.5%	17.6%	49.5%
2003	\$553,875	\$490,000	595	70	96.4%	12.8%	15.3%	91.3%
2004	\$705,765	\$620,000	586	43	96.1%	27.4%	26.5%	-1.5%
2005	\$694,438	\$579,000	801	64	96.1%	-1.6%	-6.6%	36.7%
2006	\$695,021	\$575,000	587	75	95.5%	0.1%	-0.7%	-26.7%
2007	\$614,358	\$515,000	611	75	95.4%	-11.6%	-10.4%	4.1%

Downtown San Diego Homes



Downtown San Diego Condos

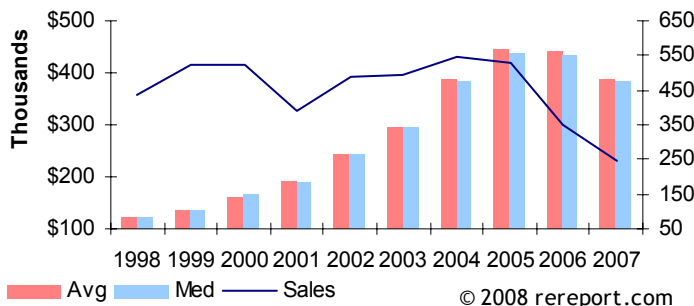


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Encanto (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$124,297	\$123,950	438	84	97.7%			
1999	\$135,442	\$135,000	521	59	99.0%	9.0%	8.9%	18.9%
2000	\$163,040	\$165,000	525	38	98.8%	20.4%	22.2%	0.8%
2001	\$191,984	\$190,000	390	32	99.1%	17.8%	15.2%	-25.7%
2002	\$240,628	\$244,000	488	34	98.7%	25.3%	28.4%	25.1%
2003	\$297,070	\$298,000	497	35	98.5%	23.5%	22.1%	1.8%
2004	\$389,247	\$386,500	544	26	98.6%	31.0%	29.7%	9.5%
2005	\$444,781	\$440,000	529	52	98.1%	14.3%	13.8%	-2.8%
2006	\$441,582	\$435,000	351	58	97.4%	-0.7%	-1.1%	-33.6%
2007	\$386,636	\$385,000	246	75	96.9%	-12.4%	-11.5%	-29.9%

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C.A.R.'s California Housing Market Forecast for 2007

(Continued from page 1)

"Geographically, more affordable regions such as the Central Valley and Inland Empire will experience greater softness in the resale market because of the large number of new homes coming onto the market in recent years," said C.A.R. Vice President and Chief Economist Leslie Appleton-Young. "Higher priced regions of the state, such as the San Francisco Bay Area and parts of San Diego, Los Angeles, and Orange counties will react more to affordability constraints."

"By price-range, the highest-priced markets – those with medians over \$1 million -- will show less stress,"

she said. "The lower-priced markets will continue to face fallout from the subprime crisis, tighter underwriting standards, and competition from new home developments where price-cutting has been even more severe."

C.A.R. economists also projected a 23 percent decline in sales this year to 367,500 units compared with 2006, and a 3.5 percent increase in the statewide median price to \$576,000. However, the projected increase in the 2007 statewide median stands in contrast to the situation in most counties, regions, and communities of the state, where slight to modest year-to-year percentage declines have

become more prevalent and will continue next year.

Historically, the last time the sales level fell below 2007's projected 367,500 units occurred in 1995, when annual sales totaled 342,540 units. Sales last fell below 2008's 334,500-unit forecast in 1985, with 328,270 units. The last time the statewide median price fell was a 0.5 percent decline in 1996. The most recent statewide median price decline greater than 4 percent was a 4.5 percent decline in 1993.

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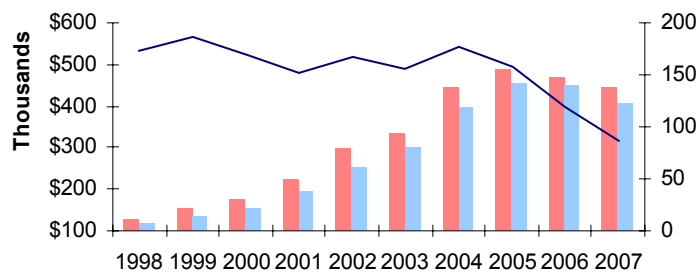
Golden Hill (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$128,487	\$120,000	174	57	97.8%			
1999	\$152,775	\$135,000	186	49	98.1%	18.9%	12.5%	6.9%
2000	\$175,893	\$153,000	170	41	98.4%	15.1%	13.3%	-8.6%
2001	\$223,469	\$195,174	152	41	97.7%	27.0%	27.6%	-10.6%
2002	\$297,508	\$253,000	167	42	97.5%	33.1%	29.6%	9.9%
2003	\$337,078	\$302,500	155	42	97.6%	13.3%	19.6%	-7.2%
2004	\$447,433	\$400,000	177	37	96.3%	32.7%	32.2%	14.2%
2005	\$487,641	\$455,000	158	47	96.5%	9.0%	13.8%	-10.7%
2006	\$471,819	\$449,500	120	56	97.3%	-3.2%	-1.2%	-24.1%
2007	\$447,899	\$410,000	86	71	95.4%	-5.1%	-8.8%	-28.3%

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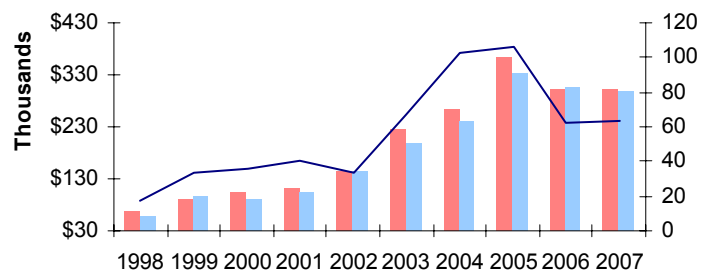
Golden Hill (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$70,247	\$56,500	17	90	97.1%			
1999	\$90,323	\$94,000	33	77	98.5%	28.6%	66.4%	94.1%
2000	\$104,737	\$90,750	36	43	99.6%	16.0%	-3.5%	9.1%
2001	\$109,466	\$104,250	40	24	98.2%	4.5%	14.9%	11.1%
2002	\$144,613	\$147,000	34	24	99.8%	32.1%	41.0%	-15.0%
2003	\$224,946	\$200,000	67	55	98.6%	55.6%	36.1%	97.1%
2004	\$265,356	\$240,000	103	23	99.5%	18.0%	20.0%	53.7%
2005	\$364,908	\$334,000	106	51	99.0%	37.5%	39.2%	2.9%
2006	\$301,343	\$306,500	62	55	97.0%	-17.4%	-8.2%	-41.5%
2007	\$304,709	\$298,950	64	51	98.2%	1.1%	-2.5%	3.2%

Golden Hill Homes



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Golden Hill Condos



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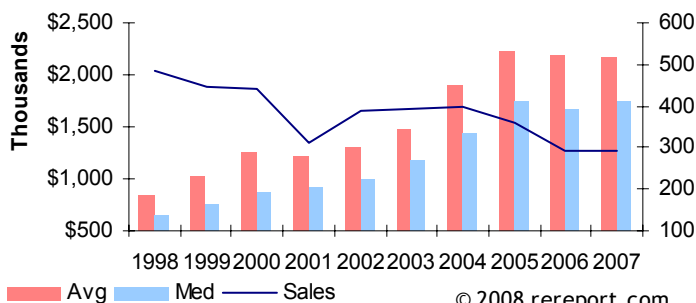
La Jolla (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$847,073	\$660,000	483	93	94.5%			
1999	\$1,021,522	\$750,000	447	72	94.0%	20.6%	13.6%	-7.5%
2000	\$1,251,198	\$875,000	443	70	93.6%	22.5%	16.7%	-0.9%
2001	\$1,216,509	\$925,000	312	78	92.0%	-2.8%	5.7%	-29.6%
2002	\$1,309,961	\$1,000,000	389	82	93.5%	7.7%	8.1%	24.7%
2003	\$1,475,476	\$1,175,000	395	88	92.9%	12.6%	17.5%	1.5%
2004	\$1,902,229	\$1,450,000	398	76	93.1%	28.9%	23.4%	0.8%
2005	\$2,238,139	\$1,750,000	358	78	89.6%	17.7%	20.7%	-10.1%
2006	\$2,193,756	\$1,680,000	294	72	93.3%	-2.0%	-4.0%	-17.9%
2007	\$2,176,870	\$1,750,000	292	75	92.6%	-0.8%	4.2%	-0.7%

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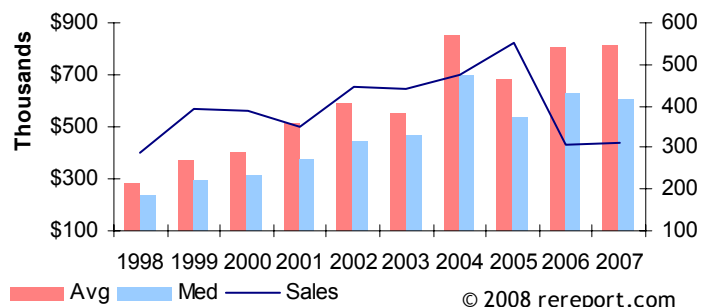
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La Jolla (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$286,290	\$236,500	289	53	97.2%			
1999	\$368,171	\$290,000	394	51	97.1%	28.6%	22.6%	36.3%
2000	\$401,609	\$318,750	388	46	97.1%	9.1%	9.9%	-1.5%
2001	\$518,856	\$379,500	350	61	96.5%	29.2%	19.1%	-9.8%
2002	\$594,099	\$443,750	448	83	96.4%	14.5%	16.9%	28.0%
2003	\$550,860	\$470,000	443	56	96.6%	-7.3%	5.9%	-1.1%
2004	\$854,395	\$700,000	477	53	96.6%	55.1%	48.9%	7.7%
2005	\$681,585	\$540,000	553	61	96.6%	-20.2%	-22.9%	15.9%
2006	\$806,070	\$628,500	308	87	94.0%	18.3%	16.4%	-44.3%
2007	\$818,636	\$608,000	313	92	94.6%	1.6%	-3.3%	1.6%

La Jolla Homes



La Jolla Condos



THE 2007 ANNUAL REAL ESTATE REPORT

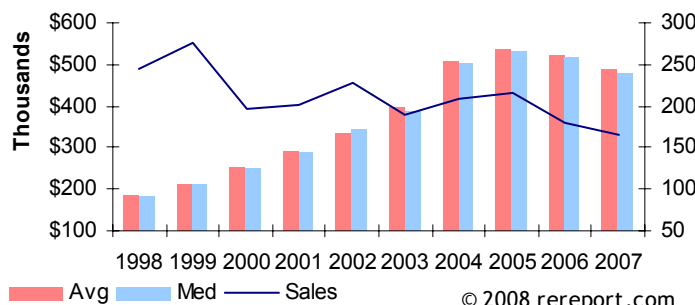
Linda Vista (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$185,551	\$183,000	244	29	98.4%			
1999	\$210,270	\$210,000	276	27	98.8%	13.3%	14.8%	13.1%
2000	\$253,390	\$250,000	197	25	98.5%	20.5%	19.0%	-28.6%
2001	\$292,213	\$289,694	202	32	98.3%	15.3%	15.9%	2.5%
2002	\$337,865	\$345,000	227	28	98.1%	15.6%	19.1%	12.4%
2003	\$397,112	\$390,000	190	28	97.7%	17.5%	13.0%	-16.3%
2004	\$510,698	\$505,500	208	27	98.6%	28.6%	29.6%	9.5%
2005	\$539,566	\$533,500	216	44	97.3%	5.7%	5.5%	3.8%
2006	\$523,232	\$519,000	179	57	97.0%	-3.0%	-2.7%	-17.1%
2007	\$490,573	\$481,000	166	58	96.7%	-6.2%	-7.3%	-7.3%

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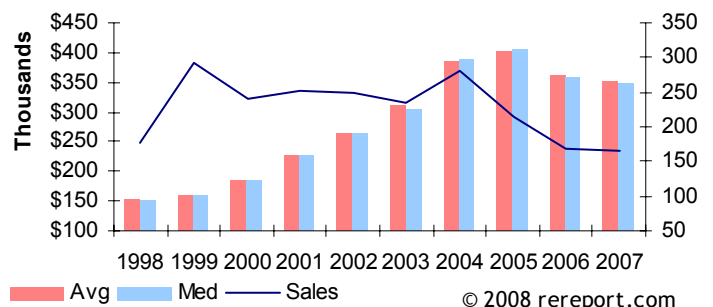
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Linda Vista (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$152,979	\$152,000	178	32	98.3%			
1999	\$159,723	\$159,500	291	29	98.6%	4.4%	4.9%	63.5%
2000	\$183,534	\$185,000	240	17	98.7%	14.9%	16.0%	-17.5%
2001	\$226,928	\$229,250	252	26	98.0%	23.6%	23.9%	5.0%
2002	\$264,485	\$263,500	250	24	98.4%	16.6%	14.9%	-0.8%
2003	\$311,116	\$305,000	235	30	98.3%	17.6%	15.7%	-6.0%
2004	\$386,506	\$389,500	282	25	98.7%	24.2%	27.7%	20.0%
2005	\$404,402	\$405,500	215	51	97.3%	4.6%	4.1%	-23.8%
2006	\$361,424	\$357,500	169	54	96.7%	-10.6%	-11.8%	-21.4%
2007	\$352,209	\$350,000	166	69	96.5%	-2.5%	-2.1%	-1.8%

Linda Vista Homes



Linda Vista Condos



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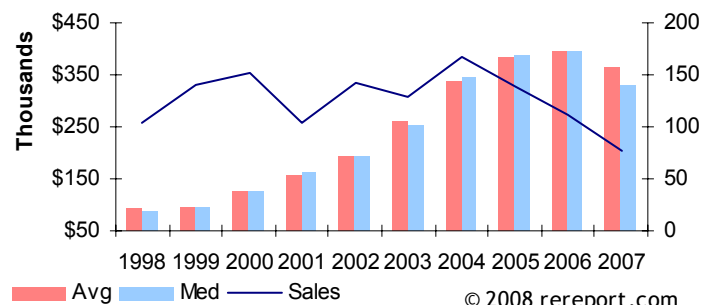
Logan Heights (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$90,492	\$87,500	104	64	96.9%			
1999	\$96,214	\$95,000	141	54	97.9%	6.3%	8.6%	35.6%
2000	\$126,259	\$127,000	152	44	100.1%	31.2%	33.7%	7.8%
2001	\$158,498	\$161,000	104	35	98.1%	25.5%	26.8%	-31.6%
2002	\$191,734	\$193,000	142	41	98.8%	21.0%	19.9%	36.5%
2003	\$261,253	\$255,000	128	32	97.7%	36.3%	32.1%	-9.9%
2004	\$340,039	\$345,000	167	38	98.7%	30.2%	35.3%	30.5%
2005	\$385,676	\$389,500	138	44	98.1%	13.4%	12.9%	-17.4%
2006	\$397,103	\$395,000	112	49	97.4%	3.0%	1.4%	-18.8%
2007	\$365,351	\$331,000	76	73	107.7%	-8.0%	-16.2%	-32.1%

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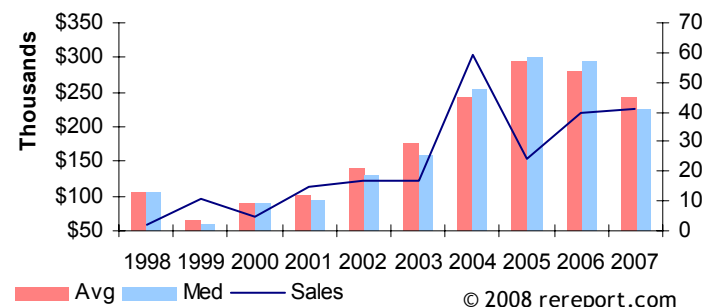
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Logan Heights (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$103,450	\$103,450	2	25	113.7%			
1999	\$63,645	\$59,950	11	63	92.4%	-38.5%	-42.0%	450.0%
2000	\$91,094	\$89,000	5	29	100.8%	43.1%	48.5%	-54.5%
2001	\$101,005	\$92,000	15	38	99.1%	10.9%	3.4%	200.0%
2002	\$138,559	\$130,000	17	35	98.9%	37.2%	41.3%	13.3%
2003	\$177,147	\$160,000	17	40	98.4%	27.8%	23.1%	0.0%
2004	\$242,027	\$255,000	59	38	97.6%	36.6%	59.4%	247.1%
2005	\$295,829	\$300,000	24	33	99.5%	22.2%	17.6%	-59.3%
2006	\$281,685	\$294,900	40	33	100.6%	-4.8%	-1.7%	66.7%
2007	\$242,730	\$224,900	41	65	96.7%	-13.8%	-23.7%	2.5%

Logan Heights Homes



Logan Heights Condos



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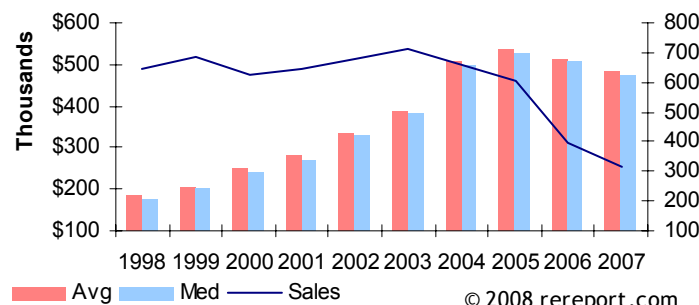
Mira Mesa (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$185,925	\$178,000	644	34	98.7%			
1999	\$208,045	\$202,750	688	31	98.6%	11.9%	13.9%	6.8%
2000	\$247,292	\$239,900	622	24	98.7%	18.9%	18.3%	-9.6%
2001	\$281,204	\$270,000	645	30	98.4%	13.7%	12.5%	3.7%
2002	\$334,888	\$330,000	681	25	98.3%	19.1%	22.2%	5.6%
2003	\$389,022	\$385,000	715	27	98.1%	16.2%	16.7%	5.0%
2004	\$506,813	\$500,000	661	23	98.4%	30.3%	29.9%	-7.6%
2005	\$535,669	\$528,250	606	40	97.6%	5.7%	5.7%	-8.3%
2006	\$514,196	\$507,000	393	61	97.3%	-4.0%	-4.0%	-35.1%
2007	\$486,528	\$475,000	318	60	96.8%	-5.4%	-6.3%	-19.1%

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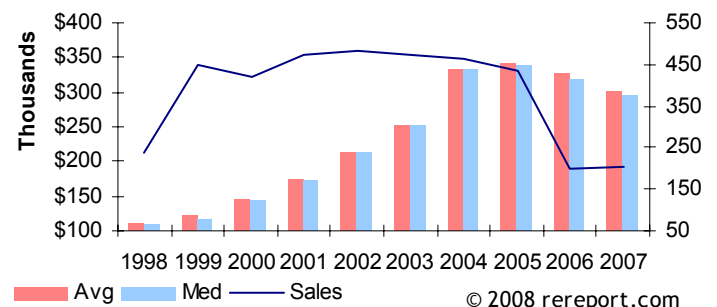
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Mira Mesa (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$110,157	\$109,000	236	43	98.5%			
1999	\$121,871	\$117,000	448	31	99.0%	10.6%	7.3%	89.8%
2000	\$145,942	\$143,200	419	18	99.2%	19.8%	22.4%	-6.5%
2001	\$175,773	\$172,000	472	24	98.8%	20.4%	20.1%	12.6%
2002	\$212,279	\$213,900	483	20	98.7%	20.8%	24.4%	2.3%
2003	\$254,320	\$252,500	475	28	98.3%	19.8%	18.0%	-1.7%
2004	\$332,494	\$335,000	465	21	98.7%	30.7%	32.7%	-2.1%
2005	\$341,258	\$340,000	435	46	97.8%	2.6%	1.5%	-6.5%
2006	\$327,328	\$320,000	201	73	96.7%	-4.1%	-5.9%	-53.8%
2007	\$301,088	\$297,000	203	74	96.2%	-8.0%	-7.2%	1.0%

Mira Mesa Homes



Mira Mesa Condos



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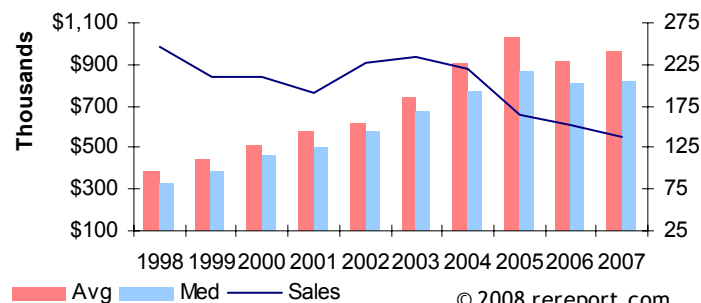
Mission Hills (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$390,244	\$331,818	247	46	96.1%			
1999	\$442,536	\$390,000	209	56	95.5%	13.4%	17.5%	-15.4%
2000	\$516,767	\$465,000	209	43	96.1%	16.8%	19.2%	0.0%
2001	\$577,843	\$504,000	191	57	95.2%	11.8%	8.4%	-8.6%
2002	\$620,685	\$581,000	226	58	95.8%	7.4%	15.3%	18.3%
2003	\$743,654	\$675,000	233	55	96.1%	19.8%	16.2%	3.1%
2004	\$902,941	\$770,000	219	44	97.2%	21.4%	14.1%	-6.0%
2005	\$1,028,837	\$865,000	165	58	95.2%	13.9%	12.3%	-24.7%
2006	\$916,757	\$812,500	152	67	94.3%	-10.9%	-6.1%	-7.9%
2007	\$962,313	\$821,500	138	61	95.0%	5.0%	1.1%	-9.2%

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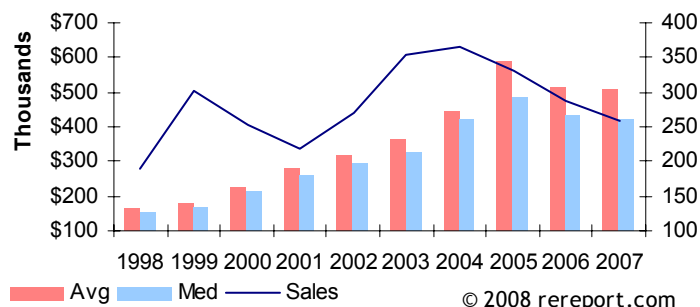
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Mission Hills (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$162,590	\$151,000	189	43	97.0%			
1999	\$181,995	\$172,000	303	40	97.0%	11.9%	13.9%	60.3%
2000	\$227,662	\$213,950	254	30	97.8%	25.1%	24.4%	-16.2%
2001	\$281,243	\$260,000	219	39	97.6%	23.5%	21.5%	-13.8%
2002	\$321,312	\$299,000	269	41	97.3%	14.2%	15.0%	22.8%
2003	\$363,206	\$325,000	355	53	97.6%	13.0%	8.7%	32.0%
2004	\$447,327	\$424,900	365	26	97.4%	23.2%	30.7%	2.8%
2005	\$588,830	\$489,000	332	55	97.2%	31.6%	15.1%	-9.0%
2006	\$516,308	\$434,000	287	68	96.3%	-12.3%	-11.2%	-13.6%
2007	\$507,735	\$424,250	258	73	95.5%	-1.7%	-2.2%	-10.1%

Mission Hills Homes



Mission Hills Condos



THE 2007 ANNUAL REAL ESTATE REPORT

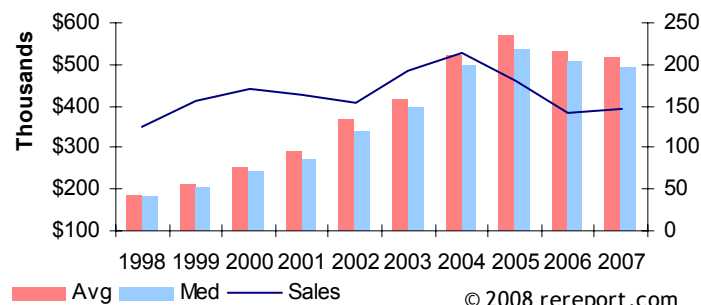
Mission Valley (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$184,215	\$183,250	126	28	98.6%			
1999	\$212,486	\$204,500	156	27	98.3%	15.3%	11.6%	23.8%
2000	\$252,483	\$243,000	170	27	98.2%	18.8%	18.8%	9.0%
2001	\$290,537	\$275,000	164	37	97.6%	15.1%	13.2%	-3.5%
2002	\$367,633	\$341,000	155	28	98.2%	26.5%	24.0%	-5.5%
2003	\$418,959	\$399,900	193	34	98.1%	14.0%	17.3%	24.5%
2004	\$524,355	\$500,000	215	25	98.0%	25.2%	25.0%	11.4%
2005	\$570,789	\$535,500	180	48	97.7%	8.9%	7.1%	-16.3%
2006	\$534,068	\$510,000	142	53	96.7%	-6.4%	-4.8%	-21.1%
2007	\$516,565	\$495,000	147	56	96.8%	-3.3%	-2.9%	3.5%

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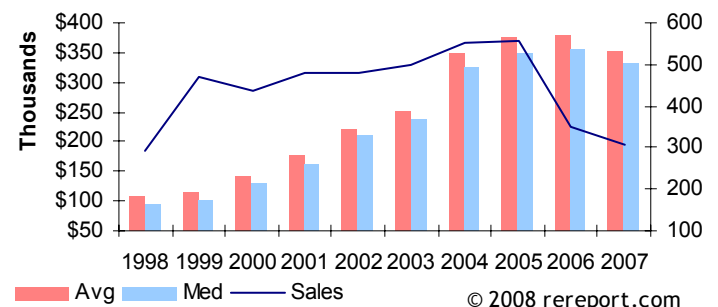
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Mission Valley (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$106,556	\$93,500	294	40	100.4%			
1999	\$114,743	\$101,500	469	30	98.6%	7.7%	8.6%	59.5%
2000	\$140,642	\$129,900	435	19	99.2%	22.6%	28.0%	-7.2%
2001	\$176,393	\$161,000	479	26	98.4%	25.4%	23.9%	10.1%
2002	\$221,879	\$210,000	479	22	98.9%	25.8%	30.4%	0.0%
2003	\$252,339	\$239,000	497	28	98.2%	13.7%	13.8%	3.8%
2004	\$348,538	\$325,000	551	25	98.4%	38.1%	36.0%	10.9%
2005	\$377,904	\$350,000	559	54	97.1%	8.4%	7.7%	1.5%
2006	\$380,982	\$355,500	351	58	96.2%	0.8%	1.6%	-37.2%
2007	\$352,150	\$334,000	309	66	96.2%	-7.6%	-6.0%	-12.0%

Mission Valley Homes



Mission Valley Condos



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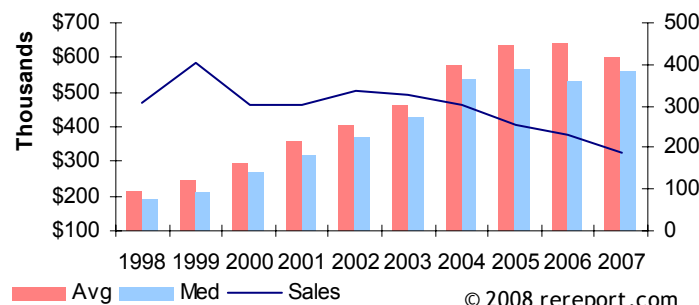
Normal Heights (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$218,081	\$190,000	310	39	97.5%			
1999	\$242,471	\$208,000	403	40	97.4%	11.2%	9.5%	30.0%
2000	\$295,516	\$270,000	301	28	98.3%	21.9%	29.8%	-25.3%
2001	\$356,959	\$316,500	302	38	97.3%	20.8%	17.2%	0.3%
2002	\$408,336	\$370,000	338	36	97.6%	14.4%	16.9%	11.9%
2003	\$464,860	\$427,000	327	39	97.3%	13.8%	15.4%	-3.3%
2004	\$578,532	\$539,950	304	35	98.1%	24.5%	26.5%	-7.0%
2005	\$633,886	\$569,950	256	49	96.9%	9.6%	5.6%	-15.8%
2006	\$641,453	\$532,000	231	56	96.0%	1.2%	-6.7%	-9.8%
2007	\$601,905	\$560,000	186	57	96.2%	-6.2%	5.3%	-19.5%

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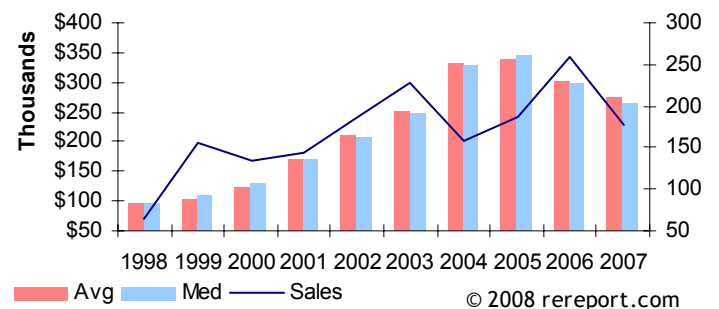
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Normal Heights (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$97,649	\$97,500	65	49	97.7%			
1999	\$103,907	\$110,000	156	37	99.0%	6.4%	12.8%	140.0%
2000	\$123,696	\$129,500	134	30	99.1%	19.0%	17.7%	-14.1%
2001	\$172,095	\$170,500	144	28	98.7%	39.1%	31.7%	7.5%
2002	\$210,073	\$206,500	188	26	98.8%	22.1%	21.1%	30.6%
2003	\$251,376	\$249,990	229	34	98.5%	19.7%	21.1%	21.8%
2004	\$332,296	\$329,389	158	31	98.4%	32.2%	31.8%	-31.0%
2005	\$340,634	\$344,900	187	43	96.9%	2.5%	4.7%	18.4%
2006	\$303,590	\$300,000	258	64	97.9%	-10.9%	-13.0%	38.0%
2007	\$275,169	\$266,000	178	65	97.1%	-9.4%	-11.3%	-31.0%

Normal Heights Homes



Normal Heights Condos



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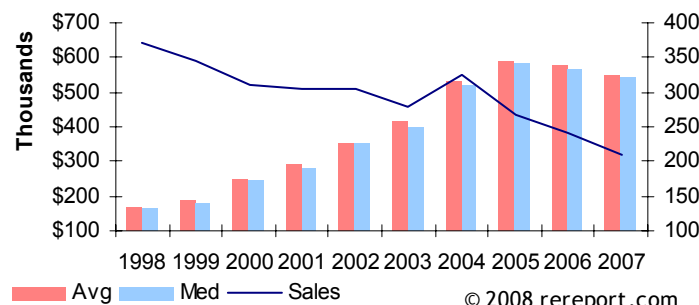
North Park (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$171,848	\$165,500	370	41	98.2%			
1999	\$189,015	\$179,900	345	35	98.2%	10.0%	8.7%	-6.8%
2000	\$251,532	\$242,500	311	27	98.4%	33.1%	34.8%	-9.9%
2001	\$291,541	\$280,750	306	33	97.3%	15.9%	15.8%	-1.6%
2002	\$353,213	\$355,000	304	31	98.3%	21.2%	26.4%	-0.7%
2003	\$418,355	\$400,000	280	33	97.8%	18.4%	12.7%	-7.9%
2004	\$532,211	\$520,000	325	32	98.0%	27.2%	30.0%	16.1%
2005	\$592,982	\$582,500	266	46	96.6%	11.4%	12.0%	-18.2%
2006	\$578,793	\$568,000	241	57	96.2%	-2.4%	-2.5%	-9.4%
2007	\$552,134	\$541,950	210	56	96.0%	-4.6%	-4.6%	-12.9%

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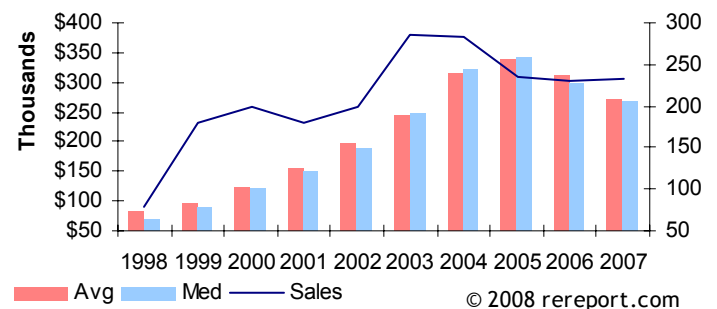
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North Park (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$82,720	\$71,000	79	54	97.9%			
1999	\$96,631	\$89,450	180	42	98.3%	16.8%	26.0%	127.8%
2000	\$122,842	\$120,000	200	39	99.4%	27.1%	34.2%	11.1%
2001	\$153,516	\$149,950	180	28	98.0%	25.0%	25.0%	-10.0%
2002	\$197,821	\$187,250	200	25	98.9%	28.9%	24.9%	11.1%
2003	\$244,428	\$250,000	286	35	98.5%	23.6%	33.5%	43.0%
2004	\$316,050	\$322,500	284	31	98.7%	29.3%	29.0%	-0.7%
2005	\$338,591	\$343,000	234	50	97.4%	7.1%	6.4%	-17.6%
2006	\$311,199	\$300,000	231	65	97.1%	-8.1%	-12.5%	-1.3%
2007	\$271,793	\$267,500	233	60	97.1%	-12.7%	-10.8%	0.9%

North Park Homes



North Park Condos



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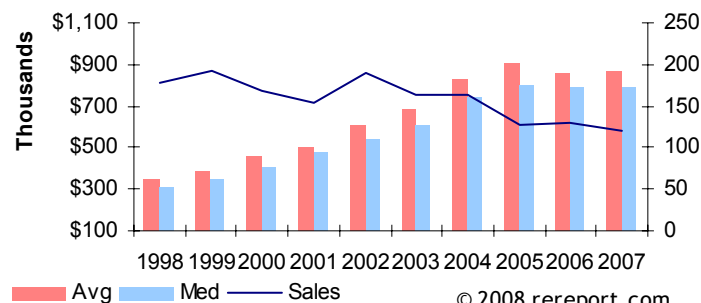
Ocean Beach (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$349,585	\$309,500	178	57	95.9%			
1999	\$389,844	\$350,000	192	51	96.8%	11.5%	13.1%	7.9%
2000	\$459,951	\$403,750	168	48	96.8%	18.0%	15.4%	-12.5%
2001	\$507,302	\$475,000	155	44	96.3%	10.3%	17.6%	-7.7%
2002	\$607,978	\$542,000	191	41	96.6%	19.8%	14.1%	23.2%
2003	\$689,194	\$610,000	163	47	97.0%	13.4%	12.5%	-14.7%
2004	\$830,572	\$745,000	163	39	96.9%	20.5%	22.1%	0.0%
2005	\$907,069	\$806,500	128	50	95.4%	9.2%	8.3%	-21.5%
2006	\$858,576	\$790,000	130	69	94.7%	-5.3%	-2.0%	1.6%
2007	\$866,582	\$789,500	120	72	94.4%	0.9%	-0.1%	-7.7%

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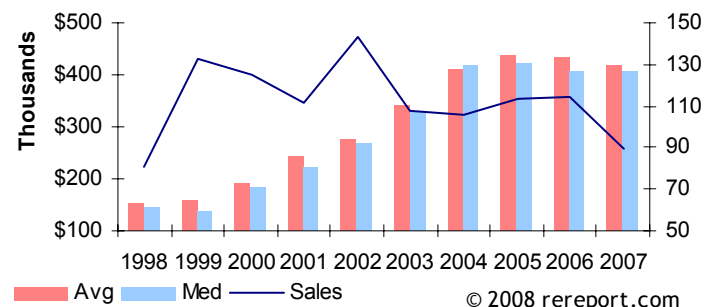
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Ocean Beach (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$152,664	\$145,200	81	55	97.7%			
1999	\$158,378	\$139,000	133	38	98.2%	3.7%	-4.3%	64.2%
2000	\$192,519	\$185,000	125	32	98.8%	21.6%	33.1%	-6.0%
2001	\$243,721	\$224,750	112	39	97.8%	26.6%	21.5%	-10.4%
2002	\$277,484	\$270,000	143	30	98.1%	13.9%	20.1%	27.7%
2003	\$343,666	\$329,000	108	28	98.1%	23.9%	21.9%	-24.5%
2004	\$412,394	\$420,000	106	25	98.5%	20.0%	27.7%	-1.9%
2005	\$436,758	\$422,000	113	50	97.6%	5.9%	0.5%	6.6%
2006	\$433,973	\$409,000	114	52	97.3%	-0.6%	-3.1%	0.9%
2007	\$417,351	\$406,000	89	76	96.2%	-3.8%	-0.7%	-21.9%

Ocean Beach Homes



Ocean Beach Condos



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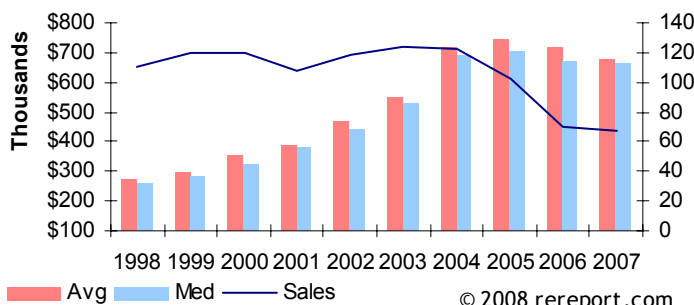
Old Town (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$275,477	\$259,000	110	38	96.8%			
1999	\$297,035	\$285,000	120	49	97.0%	7.8%	10.0%	9.1%
2000	\$355,954	\$325,000	120	43	96.7%	19.8%	14.0%	0.0%
2001	\$391,722	\$380,000	108	39	96.6%	10.0%	16.9%	-10.0%
2002	\$469,816	\$445,000	119	44	97.2%	19.9%	17.1%	10.2%
2003	\$551,746	\$531,500	124	47	97.0%	17.4%	19.4%	4.2%
2004	\$716,463	\$690,000	123	45	96.5%	29.9%	29.8%	-0.8%
2005	\$749,449	\$708,500	102	60	95.5%	4.6%	2.7%	-17.1%
2006	\$719,446	\$672,500	70	64	95.2%	-4.0%	-5.1%	-31.4%
2007	\$678,974	\$665,000	67	76	95.7%	-5.6%	-1.1%	-4.3%

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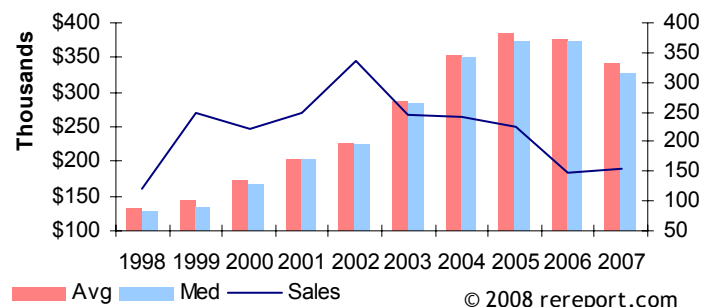
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Old Town (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$132,643	\$127,825	120	51	97.6%			
1999	\$143,794	\$135,000	247	38	97.8%	8.4%	5.6%	105.8%
2000	\$170,889	\$165,500	220	23	98.6%	18.8%	22.6%	-10.9%
2001	\$203,346	\$203,000	250	31	97.8%	19.0%	22.7%	13.6%
2002	\$225,855	\$223,750	336	26	98.4%	11.1%	10.2%	34.4%
2003	\$286,748	\$284,200	246	32	97.9%	27.0%	27.0%	-26.8%
2004	\$352,734	\$350,000	243	25	98.1%	23.0%	23.2%	-1.2%
2005	\$385,060	\$375,000	225	55	97.0%	9.2%	7.1%	-7.4%
2006	\$377,300	\$375,000	147	72	96.6%	-2.0%	0.0%	-34.7%
2007	\$343,070	\$327,000	153	58	94.6%	-9.1%	-12.8%	4.1%

Old Town Homes



Old Town Condos



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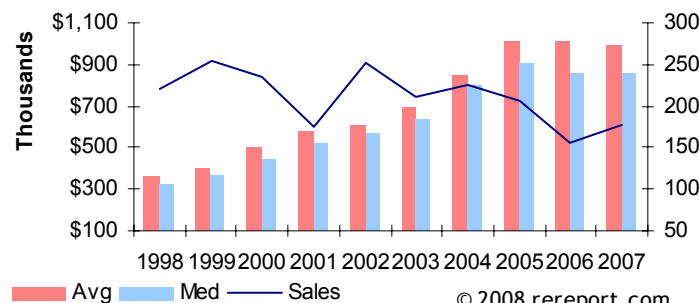
Pacific Beach (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$363,330	\$325,100	221	60	96.7%			
1999	\$398,360	\$372,750	254	59	96.7%	9.6%	14.7%	14.9%
2000	\$499,318	\$450,000	235	50	97.2%	25.3%	20.7%	-7.5%
2001	\$577,276	\$519,500	174	56	95.6%	15.6%	15.4%	-26.0%
2002	\$613,855	\$570,000	252	63	96.4%	6.3%	9.7%	44.8%
2003	\$693,656	\$640,000	211	57	96.2%	13.0%	12.3%	-16.3%
2004	\$854,351	\$799,000	225	41	96.2%	23.2%	24.8%	6.6%
2005	\$1,016,636	\$905,000	207	56	95.2%	19.0%	13.3%	-8.0%
2006	\$1,012,075	\$860,000	155	59	93.9%	-0.4%	-5.0%	-25.1%
2007	\$993,161	\$860,000	178	82	94.5%	-1.9%	0.0%	14.8%

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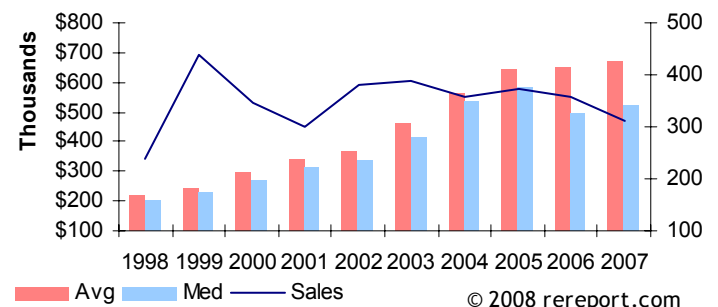
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Pacific Beach (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$218,758	\$199,000	239	57	97.1%			
1999	\$244,359	\$229,000	438	53	97.8%	11.7%	15.1%	83.3%
2000	\$294,458	\$269,950	348	41	97.6%	20.5%	17.9%	-20.5%
2001	\$339,163	\$314,000	301	45	98.1%	15.2%	16.3%	-13.5%
2002	\$371,269	\$335,000	380	43	96.6%	9.5%	6.7%	26.2%
2003	\$463,269	\$415,000	387	47	96.8%	24.8%	23.9%	1.8%
2004	\$567,027	\$535,000	358	35	97.8%	22.4%	28.9%	-7.5%
2005	\$645,958	\$585,000	372	70	96.4%	13.9%	9.3%	3.9%
2006	\$654,816	\$496,250	358	73	95.2%	1.4%	-15.2%	-3.8%
2007	\$674,544	\$527,000	313	107	94.8%	3.0%	6.2%	-12.6%

Pacific Beach Homes



Pacific Beach Condos



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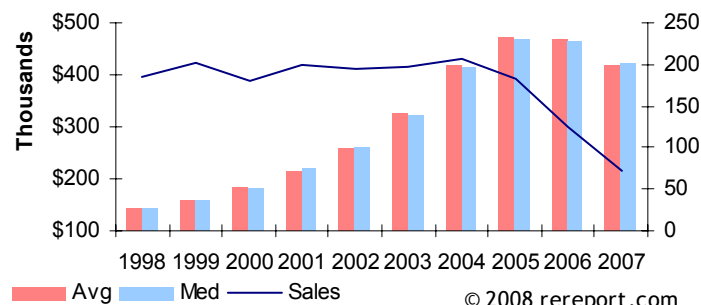
Paradise Hills (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$143,796	\$142,000	185	77	98.2%			
1999	\$157,270	\$158,000	203	53	99.1%	9.4%	11.3%	9.7%
2000	\$184,186	\$182,000	181	33	99.4%	17.1%	15.2%	-10.8%
2001	\$215,942	\$219,000	199	40	98.5%	17.2%	20.3%	9.9%
2002	\$259,012	\$260,000	194	34	98.3%	19.9%	18.7%	-2.5%
2003	\$326,444	\$325,000	196	33	98.9%	26.0%	25.0%	1.0%
2004	\$417,562	\$415,000	206	24	98.3%	27.9%	27.7%	5.1%
2005	\$474,233	\$470,000	183	48	98.0%	13.6%	13.3%	-11.2%
2006	\$468,548	\$465,000	126	59	97.2%	-1.2%	-1.1%	-31.1%
2007	\$421,052	\$424,000	73	74	96.8%	-10.1%	-8.8%	-42.1%

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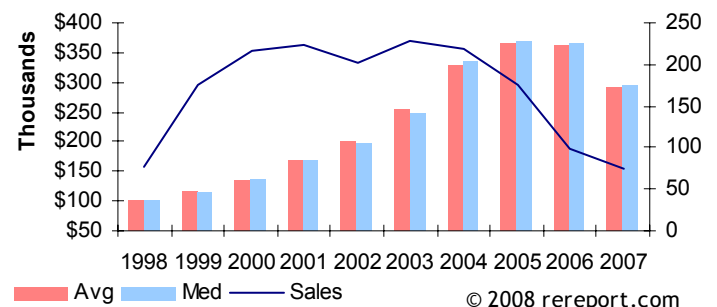
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Paradise Hills (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$101,978	\$99,500	78	50	98.6%			
1999	\$115,967	\$115,000	176	51	99.2%	13.7%	15.6%	125.6%
2000	\$133,398	\$135,950	216	29	99.3%	15.0%	18.2%	22.7%
2001	\$166,430	\$166,500	223	23	99.1%	24.8%	22.5%	3.2%
2002	\$201,092	\$199,000	202	29	99.2%	20.8%	19.5%	-9.4%
2003	\$255,112	\$250,000	228	28	98.9%	26.9%	25.6%	12.9%
2004	\$329,764	\$336,000	219	28	98.9%	29.3%	34.4%	-3.9%
2005	\$366,441	\$370,000	175	55	98.2%	11.1%	10.1%	-20.1%
2006	\$364,437	\$365,000	99	66	98.4%	-0.5%	-1.4%	-43.4%
2007	\$293,814	\$296,900	75	79	97.2%	-19.4%	-18.7%	-24.2%

Paradise Hills Homes



Paradise Hills Condos



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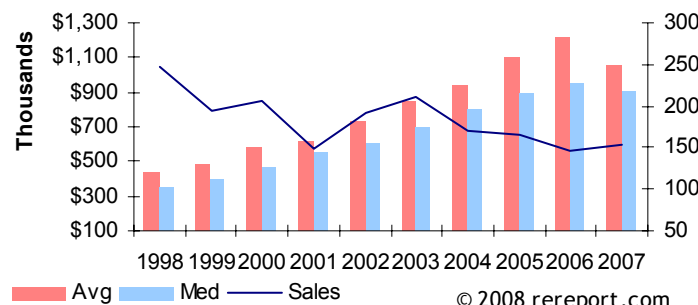
Point Loma (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$432,146	\$359,500	247	66	96.3%			
1999	\$485,348	\$404,000	194	63	95.2%	12.3%	12.4%	-21.5%
2000	\$583,428	\$475,000	206	57	94.7%	20.2%	17.6%	6.2%
2001	\$619,269	\$544,500	148	52	95.7%	6.1%	14.6%	-28.2%
2002	\$731,586	\$608,000	192	63	94.9%	18.1%	11.7%	29.7%
2003	\$845,524	\$703,000	210	58	95.9%	15.6%	15.6%	9.4%
2004	\$943,699	\$800,000	171	43	96.3%	11.6%	13.8%	-18.6%
2005	\$1,104,142	\$900,000	165	53	95.2%	17.0%	12.5%	-3.5%
2006	\$1,215,070	\$950,000	147	69	94.6%	10.0%	5.6%	-10.9%
2007	\$1,054,045	\$905,000	153	76	94.5%	-13.3%	-4.7%	4.1%

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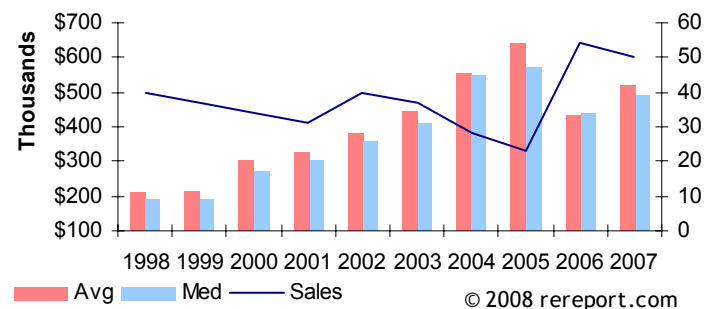
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Point Loma (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$210,996	\$189,500	40	100	96.9%			
1999	\$216,746	\$194,500	37	37	97.5%	2.7%	2.6%	-7.5%
2000	\$300,862	\$272,500	34	30	96.0%	38.8%	40.1%	-8.1%
2001	\$322,445	\$300,000	31	46	96.1%	7.2%	10.1%	-8.8%
2002	\$381,718	\$360,000	40	58	96.8%	18.4%	20.0%	29.0%
2003	\$443,995	\$409,000	37	45	97.8%	16.3%	13.6%	-7.5%
2004	\$553,188	\$547,438	28	31	96.9%	24.6%	33.8%	-24.3%
2005	\$644,163	\$575,000	23	41	94.9%	16.4%	5.0%	-17.9%
2006	\$432,757	\$438,900	54	54	97.0%	-32.8%	-23.7%	134.8%
2007	\$520,408	\$491,000	50	73	96.4%	20.3%	11.9%	-7.4%

Point Loma Homes



Point Loma Condos



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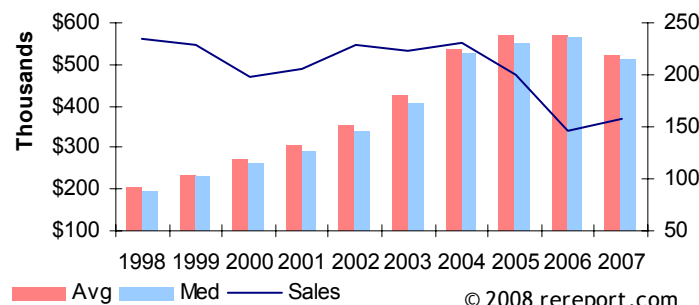
San Carlos (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$207,777	\$197,450	234	34	97.8%			
1999	\$236,064	\$230,000	229	29	98.1%	13.6%	16.5%	-2.1%
2000	\$273,573	\$265,000	198	24	98.1%	15.9%	15.2%	-13.5%
2001	\$306,474	\$293,500	206	30	97.6%	12.0%	10.8%	4.0%
2002	\$353,143	\$342,250	228	28	97.7%	15.2%	16.6%	10.7%
2003	\$428,547	\$407,751	224	29	97.8%	21.4%	19.1%	-1.8%
2004	\$538,984	\$529,900	231	27	97.9%	25.8%	30.0%	3.1%
2005	\$569,347	\$550,000	200	49	97.1%	5.6%	3.8%	-13.4%
2006	\$571,784	\$565,500	146	58	96.7%	0.4%	2.8%	-27.0%
2007	\$524,226	\$515,000	158	64	97.0%	-8.3%	-8.9%	8.2%

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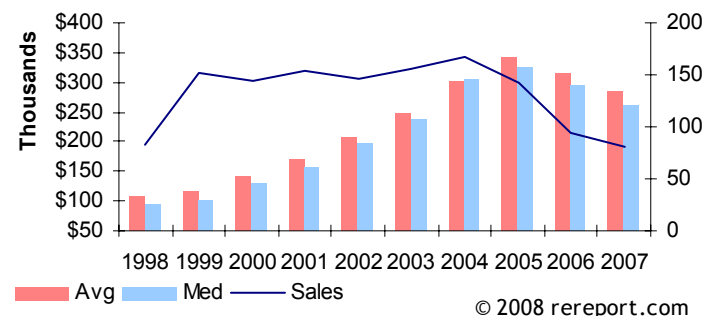
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San Carlos (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$107,068	\$94,450	82	45	97.5%			
1999	\$117,088	\$101,000	152	24	99.1%	9.4%	6.9%	85.4%
2000	\$139,363	\$129,700	144	19	99.5%	19.0%	28.4%	-5.3%
2001	\$170,927	\$157,250	154	21	99.1%	22.6%	21.2%	6.9%
2002	\$206,555	\$197,500	146	20	99.2%	20.8%	25.6%	-5.2%
2003	\$247,985	\$237,750	156	28	98.2%	20.1%	20.4%	6.8%
2004	\$303,539	\$305,000	168	22	98.5%	22.4%	28.3%	7.7%
2005	\$342,500	\$325,000	143	46	97.4%	12.8%	6.6%	-14.9%
2006	\$314,688	\$297,000	95	75	96.7%	-8.1%	-8.6%	-33.6%
2007	\$286,711	\$261,250	80	65	95.9%	-8.9%	-12.0%	-15.8%

San Carlos Homes



San Carlos Condos



THE 2007 ANNUAL REAL ESTATE REPORT

Scripps Miramar (Single Family Homes)

	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$327,337	\$309,000	409	31	97.8%			
1999	\$350,275	\$325,000	464	35	97.7%	7.0%	5.2%	13.4%
2000	\$412,217	\$389,900	435	27	97.6%	17.7%	20.0%	-6.3%
2001	\$475,714	\$440,000	429	33	97.1%	15.4%	12.8%	-1.4%
2002	\$521,307	\$490,000	475	33	97.2%	9.6%	11.4%	10.7%
2003	\$598,095	\$567,000	483	30	97.4%	14.7%	15.7%	1.7%
2004	\$756,641	\$725,000	360	26	96.9%	26.5%	27.9%	-25.5%
2005	\$787,164	\$750,000	400	41	96.3%	4.0%	3.4%	11.1%
2006	\$803,125	\$745,500	296	56	96.1%	2.0%	-0.6%	-26.0%
2007	\$795,984	\$750,000	276	49	96.1%	-0.9%	0.6%	-6.8%

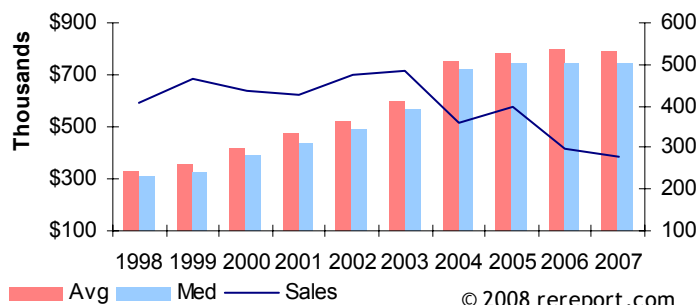
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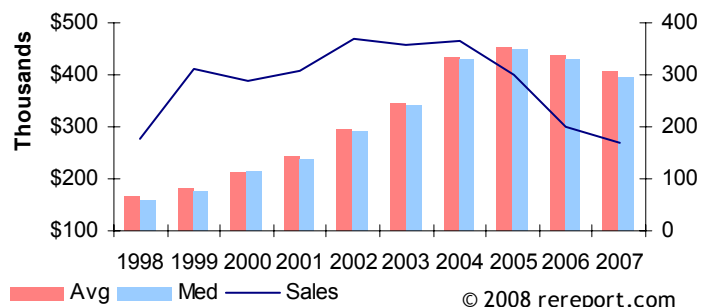
Scripps Miramar (Condominiums)

	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$166,188	\$159,500	177	35	98.1%			
1999	\$180,696	\$176,000	311	35	98.4%	8.7%	10.3%	75.7%
2000	\$213,007	\$214,450	290	19	98.6%	17.9%	21.8%	-6.8%
2001	\$241,997	\$237,900	307	27	98.3%	13.6%	10.9%	5.9%
2002	\$295,168	\$292,500	371	22	98.5%	22.0%	23.0%	20.8%
2003	\$345,851	\$341,000	357	21	98.1%	17.2%	16.6%	-3.8%
2004	\$434,248	\$432,000	365	25	98.1%	25.6%	26.7%	2.2%
2005	\$455,057	\$450,000	301	45	97.3%	4.8%	4.2%	-17.5%
2006	\$438,534	\$430,000	199	66	96.3%	-3.6%	-4.4%	-33.9%
2007	\$407,573	\$395,000	171	60	96.5%	-7.1%	-8.1%	-14.1%

Scripps Miramar Homes



Scripps Miramar Condos



THE 2007 ANNUAL REAL ESTATE REPORT

Sorrento Valley (Single Family Homes)

	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$354,994	\$372,000	17	43	96.6%			
1999	\$362,795	\$355,000	29	35	97.8%	2.2%	-4.6%	70.6%
2000	\$444,677	\$446,250	42	28	97.5%	22.6%	25.7%	44.8%
2001	\$488,514	\$498,250	44	39	97.2%	9.9%	11.7%	4.8%
2002	\$542,441	\$535,000	63	44	96.6%	11.0%	7.4%	43.2%
2003	\$652,351	\$650,000	43	37	96.8%	20.3%	21.5%	-31.7%
2004	\$761,533	\$750,000	43	27	96.4%	16.7%	15.4%	0.0%
2005	\$814,411	\$815,000	34	41	96.3%	6.9%	8.7%	-20.9%
2006	\$781,397	\$787,500	34	70	95.0%	-4.1%	-3.4%	0.0%
2007	\$777,400	\$780,000	25	54	94.1%	-0.5%	-1.0%	-26.5%

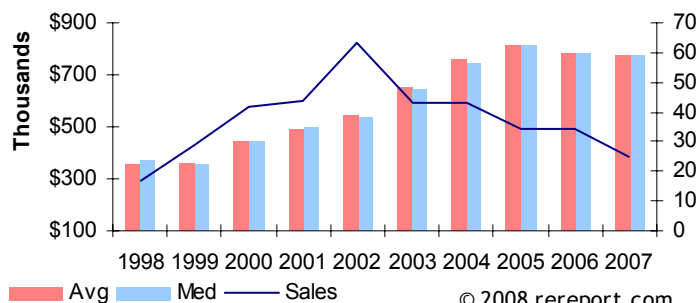
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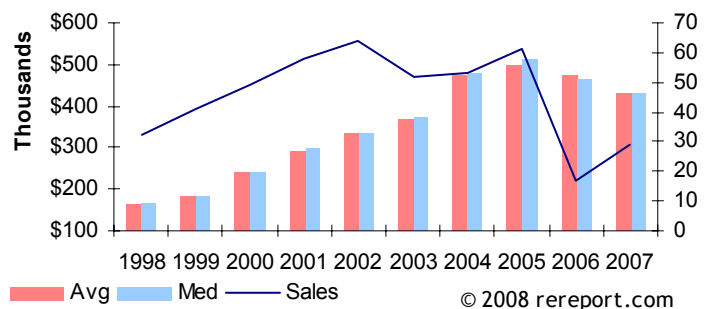
Sorrento Valley (Condominiums)

	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$161,618	\$166,990	32	37	98.5%			
1999	\$182,496	\$179,900	41	25	99.1%	12.9%	7.7%	28.1%
2000	\$239,378	\$237,500	49	28	99.3%	31.2%	32.0%	19.5%
2001	\$290,176	\$299,000	58	25	97.9%	21.2%	25.9%	18.4%
2002	\$336,393	\$335,000	64	22	98.2%	15.9%	12.0%	10.3%
2003	\$369,537	\$375,000	52	28	98.7%	9.9%	11.9%	-18.8%
2004	\$473,860	\$478,500	53	24	98.3%	28.2%	27.6%	1.9%
2005	\$500,256	\$512,000	61	48	97.6%	5.6%	7.0%	15.1%
2006	\$473,682	\$465,000	17	53	96.3%	-5.3%	-9.2%	-72.1%
2007	\$430,966	\$430,000	29	65	95.7%	-9.0%	-7.5%	70.6%

Sorrento Valley Homes



Sorrento Valley Condos



THE 2007 ANNUAL REAL ESTATE REPORT

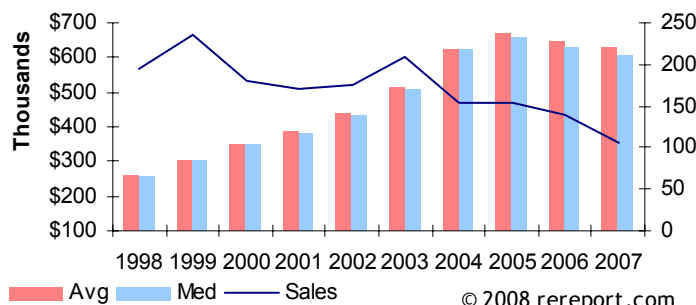
Tierrasanta (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$261,590	\$255,000	194	29	97.9%			
1999	\$301,916	\$299,900	235	33	98.0%	15.4%	17.6%	21.1%
2000	\$346,335	\$349,900	181	24	98.4%	14.7%	16.7%	-23.0%
2001	\$387,581	\$380,000	171	26	98.3%	11.9%	8.6%	-5.5%
2002	\$442,704	\$437,000	175	31	98.3%	14.2%	15.0%	2.3%
2003	\$513,761	\$510,000	209	34	98.1%	16.1%	16.7%	19.4%
2004	\$623,801	\$626,000	154	26	97.9%	21.4%	22.7%	-26.3%
2005	\$669,789	\$662,500	154	37	97.0%	7.4%	5.8%	0.0%
2006	\$645,568	\$630,000	139	53	96.9%	-3.6%	-4.9%	-9.7%
2007	\$627,909	\$610,000	105	54	96.5%	-2.7%	-3.2%	-24.5%

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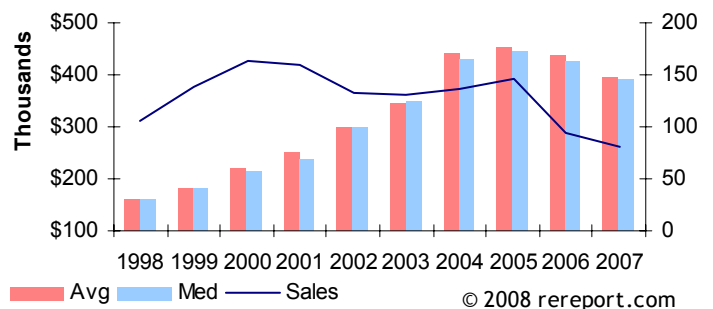
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Tierrasanta (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$163,284	\$162,000	105	36	98.6%			
1999	\$182,268	\$180,000	139	26	98.6%	11.6%	11.1%	32.4%
2000	\$220,615	\$214,000	164	23	98.8%	21.0%	18.9%	18.0%
2001	\$249,353	\$240,000	160	29	98.7%	13.0%	12.1%	-2.4%
2002	\$300,445	\$301,000	133	17	99.3%	20.5%	25.4%	-16.9%
2003	\$347,461	\$350,000	130	23	98.4%	15.6%	16.3%	-2.3%
2004	\$440,530	\$430,000	136	27	98.6%	26.8%	22.9%	4.6%
2005	\$453,437	\$448,000	147	52	97.2%	2.9%	4.2%	8.1%
2006	\$437,417	\$427,000	94	63	96.4%	-3.5%	-4.7%	-36.1%
2007	\$396,647	\$392,000	81	63	96.8%	-9.3%	-8.2%	-13.8%

Tierrasanta Homes



Tierrasanta Condos



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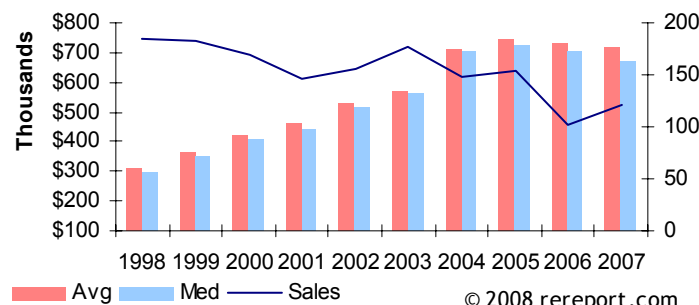
University City (Single Family Homes)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$306,435	\$293,000	184	31	98.1%			
1999	\$365,017	\$350,000	182	38	97.7%	19.1%	19.5%	-1.1%
2000	\$420,769	\$406,500	170	32	97.9%	15.3%	16.1%	-6.6%
2001	\$464,335	\$446,000	147	38	97.2%	10.4%	9.7%	-13.5%
2002	\$527,749	\$515,000	155	51	97.4%	13.7%	15.5%	5.4%
2003	\$573,625	\$562,500	176	36	97.6%	8.7%	9.2%	13.5%
2004	\$713,060	\$702,500	148	28	97.7%	24.3%	24.9%	-15.9%
2005	\$743,920	\$727,000	154	41	96.9%	4.3%	3.5%	4.1%
2006	\$734,287	\$705,000	101	60	95.6%	-1.3%	-3.0%	-34.4%
2007	\$716,125	\$675,000	121	50	96.6%	-2.5%	-4.3%	19.8%

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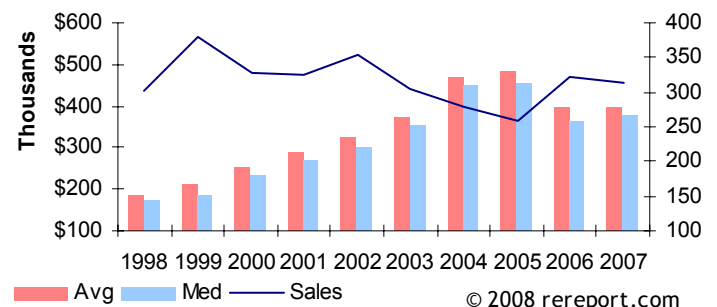
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University City (Condominiums)								
	Prices		Other			Percent Change		
	Average	Median	Sold	DOM	SP/LP	Average	Median	Sold
1998	\$184,635	\$170,000	301	31	98.5%			
1999	\$211,005	\$188,000	379	33	98.3%	14.3%	10.6%	25.9%
2000	\$252,430	\$235,000	327	24	98.3%	19.6%	25.0%	-13.7%
2001	\$289,799	\$270,000	326	32	97.6%	14.8%	14.9%	-0.3%
2002	\$323,773	\$304,250	355	32	97.8%	11.7%	12.7%	8.9%
2003	\$373,524	\$355,050	304	32	98.3%	15.4%	16.7%	-14.4%
2004	\$469,265	\$449,000	280	26	98.0%	25.6%	26.5%	-7.9%
2005	\$486,335	\$457,700	260	47	97.0%	3.6%	1.9%	-7.1%
2006	\$397,572	\$364,250	322	75	95.6%	-18.3%	-20.4%	23.8%
2007	\$398,515	\$380,000	313	49	94.3%	0.2%	4.3%	-2.8%

University City Homes



University City Condos



THE REAL ESTATE REPORT

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