



THE MONEY RATE SCOREBOARD

Since 1982

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LOAN/INVESTMENT	TERM	CURRENT	5 WKS. AGO	6 MOS. AGO	REMARKS
Multi-family; becomes ARM after fixed ends; 1 st TD	Fixed 5 yrs Fixed 10 yrs	5.375-6%	5.375% 6%	4.25% 4.625%	Loan amts of \$1 M+ 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr Fixed	5.69%	5.75%	4.875%	Rate based on ~ 1 point fee; 1 unit: \$647,200; 2: \$828,700; 3: \$1,001,650; 4: \$1,244,850;
Income Property ("A" Paper) 1st TD	5-10 Yr Fixed	5.375 - 5.875%	5.375-5.875%	5 - 5.75%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7 - 7.50%	7 - 7.50%	7 - 7.50%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	30 Yr FIXED	7.25%	6.99%	5.99%	~ 1.53 point loan origination; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	6.97%	6.82%	5.26%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.67% 3.54% 3.67%	3.78% 3.57% 3.58%	3.02% 2.96% 3.15%	As of 01/09/23 2 Yr Treas = 4.22%
Bank Prime Rate (Wall St Jr)	Daily	7.50%	7%	4.75%	Last change 12-08-22 (up 50 basis points)
Federal Reserve Discount Rate	Daily	4.50%	4%	1.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.84%	3.84%	1.75%	Overnight rate
FHLB 11th District Cost of Funds	Monthly Change	NA	NA	NA	
Certificates of Deposit	1 month 6 months	NA NA	NA NA	NA NA	Rates in secondary market
Secured Overnight Financing Rate "SOFR"	30 day avg 90 day avg	3.83% 3.18%	3.83% 3.18%	1.36% .85%	Major corporate borrowers only
L.I.B.O.R.	1 month 6 month	4.40% 5.20%	4.18% 5.15%	1.90% 3.05%	London Interbank Offered rate
Treasury Bills, Yield	3 month 6 month	4.53% 4.78%	4.27% 4.61%	1.67% 2.47%	As of 01/09/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.62% 2.79%	4.69% 2.43%	2.91% 0.86%	As of 01/09/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.35%	.31%	.11%	Annualized yield
Checking Plus accounts (Banks & S&L's)	Daily	NA NA	NA NA	NA NA	Bank of America CitiBank
Gold (per ounce)	Daily	\$1,876.10	\$1786.30	\$1,728.58	As of 01/09/23
Oil (WTI crude) per barrel	Daily	\$74.37	\$77.60	\$102.71	As of 01/09/23
Dow Jones Industrial Avg	Daily	33,517.65	33947.10	31,173.84	As of 01/09/23

Rates effective thru Fri, January 6, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Nov. 2022: Down **-0.10%**; **last 12 months: Up 7.1% (297.771)**

The **Money Rate Scoreboard** is prepared by **Nicholas Lieberman** for the **Realty Investment Association of California** for use by its members. **Nicholas Lieberman, President, Bona Fide Mortgage**, may be reached for **inquiries or comments by phone (949) 933-3543 or e-mail nlieberman@cox.net.**

Good Luck on Your Transactions!