



# 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 <sup>st</sup> TD	Fixed 5 yrs Fixed 10 yrs	5.625-6%	5.375% 6%	4.125% 4.75%	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%	4.25%	Rate based on ~ 1 point fee; 1 unit: \$726,200; 2: \$929,850; 3: \$1,123,900; 4: \$1,396,800;
Income Property ("A" Paper) 1st TD	5-10 Yr fixed	5.375 - 5.875%	5.375- 5.875%	4.75 - 5.50%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7 - 7.50%	7 - 7.50%	6.75 - 7.25%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	30 Yr FIXED	7.125%	6.99%	5.50%	~ 1.44 point loan origination; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	7.03%	6.82%	5.29%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.66% 3.54% 3.65%	3.78% 3.57% 3.58%	2.65% 2.58% 2.91%	As of 01/30/23 2 Yr Treas = 4.23%
Bank Prime Rate (Wall St Jr)	Daily	7.50%	7%	5.50%	Last change 12-08-22 (up 50 basis points)
Federal Reserve Discount Rate	Daily	4.50%	4%	2.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.34%	3.84%	2.34%	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	4.31% 4.06%	3.83% 3.18%	1.52% 1.04%	Major corporate borrowers only
L.I.B.O.R.	1 month 6 month	4.57% 5.21%	4.18% 5.15%	2.36% 3.33%	London Interbank Offered rate
Treasury Bills, Yield	3 month 6 month	4.54% 4.77%	4.27% 4.61%	2.31% 2.83%	As of 01/30/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.68% 2.79%	4.69% 2.43%	3.01% 1.10%	As of 01/30/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.38%	.31%	.11%	Annualized yield
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$22,814	\$17,129	\$23,303	Peak: \$67,567 on 11-8-2021
Gold (per ounce)	Daily	\$1,937.50	\$1786.30	1,789.40	As of 01/30/23
Oil (WTI crude) per barrel	Daily	\$77.93	\$77.60	\$93.96	As of 01/30/23
Dow Jones Industrial Avg	Daily	33,717.09	33,947.10	32,798.40	<b>As of 01/30/23</b>

**Rates effective thru Fri, January 27, 2023 (unless otherwise designated)**

Consumer Price Index (US consumers), Month of Dec. 2022: Down **-0.31%**; **last 12 months: Up 6.5% (296.797)**

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](mailto:nlieberman@cox.net).

**Good Luck on Your Transactions!**