



# THE MONEY RATE SCOREBOARD

Since 1982

Published Weekly by Nicholas Lieberman

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VOL. 42 NO. 04

DATE: February 7, 2023

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	5.75% 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	5.82%	5.69%	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	7.25%	7.25%	5.50%	~ 1.67 point loan origination; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	7.19%	6.97%	5.57%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.83% 3.64% 3.67%	3.67% 3.54% 3.67%	2.91% 2.76% 2.98%	As of 02/06/23 2 Yr Treas = 4.47%
Bank Prime Rate (Wall St Jr)	Daily	7.75%	7.50%	5.50%	Last change 12-08-22 (up 50 basis points)
Federal Reserve Discount Rate	Daily	4.75%	4.50%	2.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.59%	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	4.34% 4.13%	3.83% 3.18%	1.81% 1.30%	Major corporate borrowers only
L.I.B.O.R.	1 month 6 month	4.57% 5.21%	4.40% 5.20%	2.37% 3.43%	London Interbank Offered rate
Treasury Bills, Yield	3 month 6 month	4.63% 5.06%	4.53% 4.78%	2.44% 3.10%	As of 02/06/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.84% 2.79%	4.62% 2.79%	3.22% 1.10%	As of 02/06/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.38%	.35%	.14%	Annualized yield
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$22,795	\$17,439	\$23,303	As of 2/6/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,883.10	\$1,876.1	\$1,801.20	As of 02/06/23
Oil (WTI crude) per barrel	Daily	\$74.40	\$74.37	\$90.29	As of 02/06/23
Dow Jones Industrial Avg	Daily	33,891.02	33,947.10	32,832.54	<b>As of 02/06/23</b>

**Rates effective thru Fri, February 3, 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.**

**Good Luck on Your Transactions!**