



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	5.875- 6.25%	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	5.92%	5.69%	4.625%	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	5.50 - 6%	5.375 - 5.875%	4.75 - 5.50%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.25- 7.75%	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%	5.99%	~ 1.8 point loan origination; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	7.23%	6.97%	5.51%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.91% 3.70% 3.77%	3.67% 3.54% 3.67%	2.90% 2.78% 3.09%	2 Yr Treas = 4.52% as of 2-13-23
Bank Prime Rate (Wall St Jr)	Daily	7.75%	7.50%	5.50%	Last change 02-02-23 (up 25 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	1.60%	1.05%	0.13%	Reflects weighted avg interest rate on CD's; As of: December 2022
Certificates of Deposit	1 month 6 months	19.07%	NA	15.13%	Fed Reserve data as of November 2022
Secured Overnight Financing Rate "SOFR"	30 day avg 90 day avg	4.40% 4.19%	4.23% 3.76%	1.98% 1.42%	Used as an adjustable rate loan index
L.I.B.O.R.	1 month 6 month	4.58% 5.13%	4.40% 5.20%	2.39% 3.51%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	4.75% 4.92%	4.53% 4.78%	2.52% 3.04%	As of 02/13/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.88% 3.14%	4.62% 2.79%	3.16% 1.10%	As of 02/13/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.39%	.35%	.14%	Annualized yield
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$21,726	\$17,197	\$24,424	As of 2/13/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,883.10	\$1,876.1	\$1,793.80	As of 02/13/23
Oil (WTI crude) per barrel	Daily	\$74.40	\$77.60	\$88.50	As of 02/13/23
Dow Jones Industrial Avg	Daily	33,891.02	33,947.10	33,912.44	As of 02/13/23

Rates effective thru Fri, February 10, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Jan. 2023: Down **0.50%**; last 12 months: **Up 6.4%**

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!