



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%	5.75% 6%	4.75% 5.375%	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%	5.82%	5.69%	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	5.5% – 6%	5.375% – 5.875%	5% – 5.50%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.375%- 7.75%	7%- 7.50%	7.25% – 7.75%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	30 Yr FIXED	7.125%	7.25%	6.75%	~ 1.58 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	6.66%	7.19%	6.35%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.59% 3.48% 3.67%	3.83% 3.64% 3.67%	3.58% 3.43% 3.56%	2 Yr Treas = 4.14% Rates as of 3-20-23
Bank Prime Rate (Wall St Jr)	Daily	7.75%	7.75%	5.50%	Last change 02-02-23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	4.75%	4.59%	2.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.60%	4.34%	2.33%	Overnight rate
FHLB 11th District Cost of Funds	Monthly Change	2.10%	1.05%	0.18%	Reflects weighted avg interest rate on CDs to Individuals; as of Dec 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	4.56% 4.45%	4.34% 4.13%	2.28% 1.97%	Used as an adjustable rate loan index
L.I.B.O.R.	1 month 6 month	5.05% 5.43%	4.57% 5.21%	3.01% 3.80%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	4.59% 4.76%	4.63% 5.06%	3.20% 3.80%	As of 03/20/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.31% 3.47%	4.84% 2.79%	4.00% 1.37%	As of 03/20/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.48%	.38%	.16%	Annualized yield
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$27,884	\$22,795	\$19,432	As of 3/20/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$2,004.90	\$1886.10	\$1,685.80	As of 03/20/23
Oil (WTI crude) per barrel	Daily	\$66.83	\$74.40	\$85.80	As of 03/20/23
Dow Jones Industrial Avg	Daily	32,244.58	33891.02	31,019.26	As of 03/20/23

Rates effective thru Fri, March 17, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Feb. 2023: Up **0.40%**; last 12 months: **Up 6%**

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!