



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	5.75%- 6.25%	5.875% 6.25%	5.25% 5.75%	Loan amts of \$1 M+ 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr Fixed	5.875%	5.92%	6.375%	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%	5.50% – 6%	5.50% – 6%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.375%- 7.75%	7.25%- 7.75%	7.25% – 7.75%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	30 Yr FIXED	7.375%	7.25%	7.50%	~ 1.58 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	6.72%	7.23%	6.36%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.57% 3.51% 3.74%	3.91% 3.70% 3.77%	4.19% 3.92% 3.74%	2 Yr Treas = 3.96% Rates as of 3-27-23
Bank Prime Rate (Wall St Jr)	Daily	8%	7.75%	6.25%	Last change 03-22-23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5%	4.75%	3.25%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.85%	4.59%	3.09%	Overnight rate
FHLB 11th District Cost of Funds	Monthly Change	2.47%	1.60%	0.14%	Reflects weighted avg interest rate on CDs to Individuals; as of Dec 2022
Certificates of Deposit	1 month 6 months	19.07%	19.07	15.13%	Fed Reserve data as of November 2022
Secured Overnight Financing Rate "SOFR"	30 day avg 90 day avg	4.59% 4.48%	4.40% 4.19%	2.38% 2.07%	Used as an adjustable rate loan index
L.I.B.O.R.	1 month 6 month	4.83% 4.99%	4.58% 5.13%	3.08% 4.20%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	4.59% 4.76%	4.75% 4.92%	3.22% 3.87%	As of 03/27/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.37% 3.47%	4.88% 3.14%	4.11% 1.37%	As of 03/27/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.48%	.39%	.17%	Annualized yield
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$27,013	\$21,726	\$19,432	As of 3/27/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,981.70	\$1883.10	\$1,636.80	As of 03/27/23
Oil (WTI crude) per barrel	Daily	\$73.04	\$74.40	\$76.98	As of 03/27/23
Dow Jones Industrial Avg	Daily	32,244.58	33891.02	29,260.81	As of 03/27/23

Rates effective thru Fri, March 24, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Feb. 2023: Up **0.40%**; **last 12 months: Up 6% (300.840)**

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!