



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	5.625%- 6.125%	6% 6.375%	5.125% 5.625%	Loan amts of \$1 M+ 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr Fixed	5.75%	6.25%	6.125%	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	5.75% – 6.125%	5.625% – 6.125%	5.50% – 6%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.375%- 7.875%	7.37%- 7.875%	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%	7.25%	~ 1.17 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	6.91%	7.10%	6.30%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.50% 3.41% 3.63%	4.17% 3.91% 3.93%	3.88% 3.64% 3.68%	2 Yr Treas = 3.96% Rates as of 4-03-23
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%	3.08%	Overnight rate
FHLB 11th District Cost of Funds	Monthly Change	2.47%	1.60%	0.59%	Reflects weighted avg interest rate on CDs to Individuals; as of Dec 2022
Certificates of Deposit	1 month 6 months	19.07% 19.07	19.07 19.07	15.13% 15.13	Fed Reserve data as of November 2022
Secured Overnight Financing Rate "SOFR"	30 day avg 90 day avg	4.66% 4.52%	4.52% 4.31%	2.54% 2.18%	Used as an adjustable rate loan index
L.I.B.O.R.	1 month 6 month	4.86% 5.19%	4.63% 5.24%	3.14% 4.23%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	4.84% 4.72%	4.75% 5.06%	3.21% 3.92%	As of 04/03/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.56% 3.74%	4.75% 3.14%	3.95% 1.69%	As of 04/03/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.48%	.46%	.20%	Annualized yield
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$27,902	\$23,523	\$19,624	As of 04/03/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$2,002.20	\$1824.40	\$1,707.70	As of 04/03/23
Oil (WTI crude) per barrel	Daily	\$80.40	\$75.82	\$83.46	As of 04/03/23
Dow Jones Industrial Avg	Daily	33,601.15	32889.09	29,490.89	As of 04/03/23

Rates effective thru Fri, March 30, 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!