



THE MONEY RATE SCOREBOARD

Since 1982

Published Weekly by Nicholas Lieberman

Copyright 2023 by Nicholas Lieberman

VOL. 42 NO. 11

DATE: April 11, 2023

| 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% 6.50% | 5.50% 6% | 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% | 6.375% | 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 | 5.75% – 6.125% | 5.75% – 6.25% | 5.75% – 6.25% | \$1,000,000 minimum |
| Income Property ("B" Paper) 1st TD | 1-10 Yr ARM | 7.375%- 7.875% | 7.50%- 7.875% | 7.50% – 8% | \$200,000-\$2,000,000 |
| 2-4 Unit Residential 1st TD <i>non-owner</i> occ. | 30 Yr FIXED | 7.25% | 7.25% | 7.50% | ~ 1.08 loan points; 75% LTV purchase; |
| Apartments (5 units+) 1st TD | 30 Yr ARM | 6.93% | 7.34% | 6.70% | Based on <i>current</i> one year treasury + 2.35 margin |
| US Treasury Securities Yields | 5 Yr 10 Yr 30 Yr | 3.50% 3.40% 3.62% | 4.27% 3.98% 3.90% | 4.22% 4% 4.01% | 2 Yr Treas = 3.98% Rates as of 4-10-23 |
| 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% | 2.10% | 0.59% | Reflects weighted avg interest rate on CDs to Individuals; as of Dec 2022 |
| Certificates of Deposit | 1 month 6 months | 20.09% | 19.07 | 15.13% | Fed Reserve data as of February 2023 |
| Secured Overnight Financing Rate "SOFR" | 30 day avg 90 day avg | 4.66% 4.52% | 4.56% 4.36% | 2.89% 2.42% | Used as an adjustable rate loan index |
| L.I.B.O.R. | 1 month 6 month | 4.90% 5.24% | 4.71% 5.32% | 3.44% 4.69% | Used as an adjustable rate loan index |
| Treasury Bills, Yield | 3 month 6 month | 4.84% 4.80% | 4.76% 5.06% | 3.82% 4.27% | As of 04/10/23 |
| Treasury Security Yield Adj/constant maturity | 1year A) Current B) 12 mo avg | 4.58% 3.74% | 4.99% 3.47% | 4.45% 1.69% | As of 04/10/23 12 mo avg = 12 MAT |
| Money Market Funds (brokerage house) | Daily | .49% | .47% | .24% | Annualized yield |
| Bitcoin (US dollars to buy 1 bitcoin) | Daily | \$30,119 | \$22,430 | \$19,141 | As of 04/10/23; Peak: \$67,567 on 11-8-21 |
| Gold (per ounce) | Daily | \$2,015.70 | \$22,430 | \$1,654.70 | As of 04/10/23 |
| Oil (WTI crude) per barrel | Daily | \$80.40 | \$80.56 | \$85.50 | As of 04/10/23 |
| Dow Jones Industrial Avg | Daily | 33,586.52 | 33431.44 | 30,185.82 | As of 04/10/23 |

Rates effective thru Fri, April 7, 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!