



# 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 <sup>st</sup> TD	Fixed 5 yrs Fixed 10 yrs	5.625%- 6.125%	5.875% 6.25%	5.625% 6.125%	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%	5.92%	6.75%	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%	5.50% – 6%	5.875% – 6.375%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.375%- 7.875%	7.375%- 7.75%	7.50% – 8%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	30 Yr FIXED	7.375%	7.125%	7.625%	~ 0.91 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	7.05%	6.66%	6.87%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.57% 3.49% 3.71%	3.59% 3.48% 3.67%	4.34% 4.21% 4.36%	2 Yr Treas = 4.19% Rates as of 4-24-23
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%	4.60%	3.08%	Overnight rate
FHLB 11th District Cost of Funds	Monthly Change	2.80%	2.10%	0.59%	Reflects weighted avg interest rate on CDs to Individuals; as of March 2023
Certificates of Deposit	1 month 6 months	20.09%	19.07	19.07%	Fed Reserve data as of February 2023
Secured Overnight Financing Rate "SOFR"	30 day avg 90 day avg	4.82% 4.65%	4.56% 4.45%	3.02% 2.53%	Used as an adjustable rate loan index
L.I.B.O.R.	1 month 6 month	5.02% 5.43%	5.05% 5.43%	3.59% 4.88%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	4.96% 4.98%	4.59% 4.76%	3.92% 4.40%	As of 04/24/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.70% 3.74%	4.31% 3.47%	4.52% 1.69%	As of 04/24/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.49%	.48%	.25%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$27,442	\$27,884	\$19,346	As of 04/24/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,999.60	\$2,004.9	\$1,651.59	As of 04/24/23
Oil (WTI crude) per barrel	Daily	\$78.68	\$66.83	\$84.93	As of 04/24/23
Dow Jones Industrial Avg	Daily	33,875	32,245	31,500	<b>As of 04/24/23</b>

**Rates effective thru Fri, April 21, 2023 (unless otherwise designated)**

Consumer Price Index (US consumers), Month of March, 2023: Up **0.33%**; **last 12 months: Up 5.0% (301.836)**

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](mailto:nlieberman@cox.net).

**Good Luck on Your Transactions!**