



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% | 5.625% 6.125% | 5.75% 6.25% | 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% | 5.75% | 6.625% | 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% – 6.125% | 5.75% – 6.25% | \$1,000,000 minimum |
| Income Property ("B" Paper) 1st TD | 1-10 Yr ARM | 7.375%- 7.875% | 7.375%- 7.75% | 7.50% – 7.875% | \$200,000-\$2,000,000 |
| 2-4 Unit Residential 1st TD non-owner occ. | 30 Yr FIXED | 7.375% | 7.375% | 7.875% | ~ 0.91 loan points; 75% LTV purchase; |
| Apartments (5 units+) 1st TD | 30 Yr ARM | 7.12% | 6.91% | 7.08% | Based on <i>current</i> one year treasury + 2.35 margin |
| US Treasury Securities Yields | 5 Yr 10 Yr 30 Yr | 3.48% 3.50% 3.81% | 3.50% 3.41% 3.63% | 4.38% 4.21% 4.31% | 2 Yr Treas = 3.98% Rates as of 05-08-23 |
| Bank Prime Rate (Wall St Jr) | Daily | 8.25% | 8% | 7% | Last change 05-03-23 (up 25 basis points) |
| Federal Reserve Discount Rate | Daily | 5.25% | 5% | 4% | Available to depository Institutions only |
| Federal Funds (effective rate) | Daily | 5.09% | 4.85% | 3.84% | Overnight rate |
| FHLB 11th District Cost of Funds | Monthly Change | 2.80% | 2.47% | 0.59% | Reflects weighted avg interest rate on CDs to Individuals; as of March 2023 |
| Certificates of Deposit | 1 month 6 months | NA | NA | NA | Fed Reserve data as of: NA |
| Secured Overnight Financing Rate "SOFR" | 30 day avg 90 day avg | 4.85% 4.72% | 4.66% 4.52% | 3.14% 2.70% | Used as an adjustable rate loan index |
| L.I.B.O.R. | 1 month 6 month | 5.10% 5.35% | 4.86% 5.19% | 3.85% 5.01% | Used as an adjustable rate loan index |
| Treasury Bills, Yield | 3 month 6 month | 5.18% 5.01% | 4.84% 4.72% | 4.00% 4.52% | As of 05/08/23 |
| Treasury Security Yield Adj/constant maturity | 1year A) Current B) 12 mo avg | 4.77% 3.98% | 4.56% 3.74% | 4.73% 1.69% | As of 05/08/23 12 mo avg = 12 MAT |
| Money Market Funds (brokerage house) | Daily | .52% | .48% | .25% | Annualized yield, per Wall St. Journal |
| Bitcoin (US dollars to buy 1 bitcoin) | Daily | \$27,532 | \$27,790 | \$18,541 | As of 05/08/23; Peak: \$67,567 on 11-8-21 |
| Gold (per ounce) | Daily | \$2,035.60 | \$2,002.2 | \$1,676.60 | As of 05/08/23 |
| Oil (WTI crude) per barrel | Daily | \$72.72 | \$80.40 | \$91.84 | As of 05/08/23 |
| Dow Jones Industrial Avg | Daily | 33,619 | 33,601 | 32,827 | As of 0/08/23 |

Rates effective thru Fri, May 5, 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.

Good Luck on Your Transactions!