



THE MONEY RATE SCOREBOARD

Since 1982

Published Weekly by Nicholas Lieberman

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VOL. 42 NO. 21

DATE: July 18, 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	6% 6.375%	5.75% 6.25%	5.375% 6%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1 st TD owner occ.	30 Yr Fixed	6.37%	6.25%	5.69%	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) 1 st TD	5-10 Yr Fixed	6 – 6.625%	5.875 – 6.25%	5.375 – 5.875%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	7.375 – 8%	7.50 - 8%	7 – 7.5%	\$200,000-\$2,000,000
2-4 Unit Residential 1 st TD non-owner occ.	30 Yr Fixed	6.875%	6.75%	7.25%	1.11 loan points; 75% LTV purchase;
Apartments (5 units+) 1 st TD	30 Yr ARM	7.57%	7.49%	6.97%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.00% 3.80% 3.92%	3.87% 3.72% 3.87%	3.67% 3.54% 3.67%	2 Yr Treas = 4.72% Rates as of 07-17-23
Bank Prime Rate (Wall St Jr)	Daily	8.25%	8.25%	7.50%	Last change 05-03-23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.25%	5.25%	4.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	5.09%	5.09%	3.84%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.30%	3.03%	1.60%	Reflects weighted avg interest rate on CDs to Individuals; as of April 2023
Avg credit card interest rate; (commercial banks)	Monthly int. rate accrual	NA	NA	NA	Fed Reserve data as of: NA
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	5.07% 5.04%	5.07% 4.92%	3.83% 3.18%	Used as an adjustable rate loan index
L.I.B.O.R. (London interbank offered rate)	1 month 6 month	NA NA	5.12% 5.66%	4.20% 5.20%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	5.34% 5.46%	5.28% 5.40%	4.53% 4.78%	As of 07/17/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	5.22% 4.43%	5.14% 4.21%	4.62% 2.79%	As of 07/17/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.55%	.54%	.35%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$30,091	\$25,902	\$17,446	As of 07/17/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,964	\$1,971	\$1,876	As of 07/17/23
Oil (WTI crude) per barrel	Daily	\$74.49	\$72.15	\$74.37	As of 07/17/23
Dow Jones Industrial Avg	Daily	34,585	34,066	33,518	As of 07/17/23

Rates effective thru Fri, July 14, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of May 2023: Up 0.32%; **last 12 months: Up 3.0% (305.109)**

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!