



# 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	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) 1st TD owner occ.	30 Yr Fixed	6.50%	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) 1st TD	5-10 Yr Fixed	6- 6.625%	5.875 - 6.25%	5.375 - 5.875%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.375 - 8%	7.50 - 8%	7 - 7.5%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	30 Yr FIXED	6.875%	6.75%	7.25%	1.24 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr ARM	7.61%	7.49%	6.98%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.13% 3.86% 3.92%	3.87% 3.72% 3.87%	3.61% 3.51% 3.68%	2 Yr Treas = 4.72% Rates as of 07-24-23
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%	4.34%	Overnight rate
FHLB 11th District Cost of Funds	Monthly Change	3.30%	3.03%	1.60%	Reflects weighted avg interest rate on CDs to Individuals; as of April 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	5.07% 5.06%	5.07% 4.92%	4.31% 3.96%	Used as an adjustable rate loan index
L.I.B.O.R.	1 month 6 month	NA NA	5.12% 5.66%	4.51% 5.20%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	5.36% 5.41%	5.28% 5.40%	4.58% 4.81%	As of 07/24/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	5.26% 4.43%	5.14% 4.21%	4.63% 2.79%	As of 07/24/23 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	\$29,146	\$25,902	\$22,636	As of 07/24/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$2,002	\$1,971	\$1,957	As of 07/24/23
Oil (WTI crude) per barrel	Daily	\$78.91	\$72.15	\$81.57	As of 07/24/23
Dow Jones Industrial Avg	Daily	35,411	34,066	33,692	<b>As of 07/24/23</b>

**Rates effective thru Fri, July 21, 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!**