



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	6.125% 6.50%	5.75% 6.25%	5.625% 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	6.50%	6.125%	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	7.5 - 8%	7.375 - 7.875%	7 - 7.5%	\$200,000-\$2,000,000
2-4 Unit Residential 1 st TD non-owner occ.	30 Yr FIXED	6.99%	6.625%	7.125%	1.24 loan points; 75% LTV purchase;
Apartments (5 units+) 1 st TD	30 Yr ARM	7.64%	7.58%	7.03%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.17% 3.96% 4.01%	3.81% 3.71% 3.81%	3.66% 3.54% 3.65%	2 Yr Treas = 4.72% Rates as of 07-31-23
Bank Prime Rate (Wall St Jr)	Daily	8.50%	8.25%	7.50%	Last change 07-23-23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.50%	5.25%	4.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	5.34%	5.09%	4.34%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.51%	3.03%	1.60%	Reflects weighted avg interest rate on CDs to Individuals; as of April 2023
Avg credit card interest rate; (commercial banks)	1 month 6 months	20.68%	NA	20.09%	Fed Reserve data as of: May 2023
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	5.10% 5.09%	5.07% 4.99%	4.31% 4.06%	Used as an adjustable rate loan index
L.I.B.O.R. (London interbank offered rate)	1 month 6 month	NA NA	5.15% 5.69%	4.57% 5.21%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	5.35% 5.48%	5.25% 5.39%	4.54% 4.77%	As of 07/31/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	5.29% 4.43%	5.23% 4.21%	4.68% 2.79%	As of 07/31/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	.56%	.56%	.38%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$28,898	\$30,409	\$22,814	As of 07/31/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,998	\$1,932	\$1,938	As of 07/31/23
Oil (WTI crude) per barrel	Daily	\$81.62	\$69.48	\$77.93	As of 07/31/23
Dow Jones Industrial Avg	Daily	35,560	33,715	33,719	As of 07/31/23

Rates effective thru Fri, July 28, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of June 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!