



THE MONEY RATE SCOREBOARD

Since 1982

Published Weekly by Nicholas Lieberman

Copyright 2023 by Nicholas Lieberman

VOL. 42 NO. 26

DATE: August 22, 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	6.5% 7%	6% 6.375%	5.875% 6.25%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1 st TD owner occ.	30 Yr Fixed	6.99%	6.38%	5.92%	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	6.375– 6.875%	6.25 – 6.625%	5.50 – 6%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	7.75 - 8.25%	7.375 - 8%	7.25– 7.75%	\$200,000-\$2,000,000
2-4 Unit Residential 1 st TD non-owner occ.	30 Yr FIXED	7.38%	6.88%	7.25%	1.12 loan points; 75% LTV purchase;
Apartments (5 units+) 1 st TD	30 Yr ARM	7.70%	7.57%	7.23%	Based on current one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.48% 4.35% 4.46%	4.00% 3.80% 3.92%	3.91% 3.70% 3.77%	2 Yr Treas = 4.97% Rates as of 08-21-23
Bank Prime Rate (Wall St Journal)	Daily	8.50%	8.25%	7.75%	Last change 07-23-23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.50%	5.25%	4.75%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	5.33%	5.09%	4.59%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.51%	3.30%	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	19.07%	Fed Reserve data as of: May 2023
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	5.27% 5.16%	5.07% 5.04%	4.40% 4.19%	Used as an adjustable rate loan index
L.I.B.O.R. (London interbank Offered Rate)	1 month 6 month	NA NA	NA NA	4.58% 5.13%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	5.40% 5.48%	5.34% 5.48%	4.75% 4.92%	As of 08/21/23
Treasury Security Yield Adj/constant maturity	1 year A) Current B) 12 mo avg	5.35% 4.63%	5.34% 4.43%	4.88% 3.14%	As of 08/21/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	N/A	0.55%	0.39%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$26,089	\$30,091	\$22,221	As of 08/21/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,924	\$1,931	\$1,883	As of 08/21/23
Oil (WTI crude) per barrel	Daily	\$81	\$74	\$74	As of 08/21/23
Dow Jones Industrial Avg	Daily	34,464	34,585	33,891	As of 08/21/23

Rates effective thru Fri, August 18, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of July 2023: Up **0.2%**; last 12 months: Up **3.2%**

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!