



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; 1st TD	Fixed 5 Yrs Fixed 10 Yrs	6.375% 6.875%	6% 6.375%	6% 6.375%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1st TD owner occ.	Fixed 30 Yrs	6.88%	6.50%	6.25%	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	Fixed 5-10 Yrs	6.25– 6.75%	6 - 6.625%	5.625 – 6.125%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr Arm	7.625 - 8.125%	7.375 - 8%	7.25– 7.75%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	Fixed 30 Yrs	7.25%	6.88%	7.25%	1.04 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr Arm	7.78%	7.61%	7.10%	Based on current one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yrs 10 Yrs 30 Yrs	4.37% 4.18% 4.26%	4.13% 3.86% 3.92%	4.17% 3.91% 3.93%	2 Yr Treas = 5.02% Rates as of 08-28-23
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	5.34%	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
Average Credit Card Interest Rate; (From Commercial Banks)	Monthly Int. Rate Accrual	20.68%	NA	19.07%	Fed Reserve data as of: May 2023
Secured Overnight Financing Rate ("SOFR")	30 Day Avg 90 Day Avg	5.31% 5.18%	5.07% 5.06%	4.52% 4.31%	Used as an adjustable rate loan index
L.I.B.O.R. (London Interbank Offered Rate)	1 Month 6 Month	NA NA	NA NA	4.63% 5.24%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 Month 6 Month	5.44% 5.51%	5.36% 5.41%	4.75% 5.06%	As of 08/28/23
Treasury Security Yield Adj/constant maturity	1 Year A) Current B) 12 Mo Avg	5.43% 4.63%	5.26% 4.43%	4.75% 3.14%	As of 08/28/23 12 mo avg = 12 MAT
Money Market Funds (Brokerage House)	Daily	N/A	0.55%	0.46%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$26,067	\$329,146	\$23,510	As of 08/28/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,953	\$2,002	\$1,824	As of 08/28/23
Oil (WTI crude) per barrel	Daily	\$80	\$79	\$76	As of 08/28/23
Dow Jones Industrial Average	Daily	34,560	35,411	32,889	As of 08/28/23

Rates effective thru Fri, August 25, 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!