



THE MONEY RATE SCOREBOARD

Since 1982

Published Weekly by Nicholas Lieberman

Copyright 2023 by Nicholas Lieberman

VOL. 42 NO. 31

DATE: October 3, 2023

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	7% 7.25%	6.375% 6.875%	5.625% 6.125%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1st TD owner occ.	Fixed 30 Yrs	7.25%	6.88%	5.75%	Rate based on ~ 1 point fee; 1unit: \$726,200; 2: \$929,850; 3: \$1,123,900; 4: \$1,396,800;
Income Property ("A" Paper) 1st TD	Fixed 5-10 Yrs	6.625– 7.125%	6.25– 6.75%	5.75 – 6.125%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr Arm	7.875 - 8.375%	7.625 - 8.125%	7.375– 7.875%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	Fixed 30 Yrs	7.63%	7.25%	7.38%	0.88 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr Arm	7.82%	7.78%	6.91%	Based on current one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yrs 10 Yrs 30 Yrs	4.71% 4.68% 4.78%	4.37% 4.18% 4.26%	3.50% 3.41% 3.63%	2 Yr Treas = 5.12% Rates as of 10/02/23
Bank Prime Rate (Wall St Journal)	Daily	8.50%	8.50%	8.00%	Last change 07/23/23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.50%	5.50%	5.00%	Available to depository Institutions only
Federal Funds (Effective Rate)	Daily	5.34%	5.34%	4.85%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.81%	3.51%	2.47%	Reflects weighted avg interest rate on CDs to Individuals; as of July 2023
Average Credit Card Interest Rate; (From Commercial Banks)	Monthly Int. Rate Accrual	20.68%	20.68%	20.09%	Fed Reserve data as of: May 2023
Secured Overnight Financing Rate ("SOFR")	30 Day Avg 90 Day Avg	5.32% 5.27%	5.31% 5.18%	4.66% 4.52%	Used as an adjustable rate loan index
L.I.B.O.R. (London Interbank Offered Rate)	1 Month 6 Month	N/A N/A	N/A N/A	4.86% 5.19%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 Month 6 Month	5.46% 5.55%	5.44% 5.51%	4.84% 4.72%	As of 10/02/23
Treasury Security Yield Adj/constant maturity	1 Year A) Current B) 12 Mo Avg	5.47% 4.93%	5.43% 4.63%	4.56% 3.74%	As of 10/02/23 12 mo avg = 12 MAT
Money Market Funds (Brokerage House)	Daily	N/A	N/A	0.48%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$27,593	\$26,067	\$27,990	As of 10/02/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,833	\$1,953	\$2,002	As of 10/02/23
Oil (WTI crude) per barrel	Daily	\$88.02	\$80.04	\$80.40	As of 10/02/23
Dow Jones Industrial Average	Daily	33,433	34,560	33,601	As of 10/02/23

Rates effective thru Fri, September 29, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of August 2023: Up **0.44%**; **last 12 months: Up 3.7%** (307.026)

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!