



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	7.125% 7.25%	6.5% 7%	5.75% 6.25%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1st TD owner occ.	Fixed 30 Yrs	7.38%	6.75%	5.99%	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	6.75- 7.25%	6.25- 6.75%	5.875 - 6.25%	\$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr Arm	8 - 8.5%	7.625 - 8.125%	7.5- 8%	\$200,000-\$2,000,000
2-4 Unit Residential 1st TD non-owner occ.	Fixed 30 Yrs	7.75%	7.25%	7.38%	0.88 loan points; 75% LTV purchase;
Apartments (5 units+) 1st TD	30 Yr Arm	7.73%	7.78%	7.15%	Based on current one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yrs 10 Yrs 30 Yrs	4.73% 4.73% 4.88%	4.45% 4.30% 4.38%	3.70% 3.60% 3.81%	2 Yr Treas = 5.10% Rates as of 10/16/23
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%	3.66%	2.80%	Reflects weighted avg interest rate on CDs to Individuals; as of Aug 2023
Average Credit Card Interest Rate; (From Commercial Banks)	Monthly Int. Rate Accrual	21.19%	20.68%	20.68%	Fed Reserve data as of: Aug 2023
Secured Overnight Financing Rate ("SOFR")	30 Day Avg 90 Day Avg	5.32% 5.31%	5.31% 5.24%	4.78% 4.61%	Used as an adjustable rate loan index
L.I.B.O.R. (London Interbank Offered Rate)	1 Month 6 Month	NA NA	NA NA	4.96% 5.31%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 Month 6 Month	5.47% 5.54%	5.45% 5.52%	4.80% 4.80%	As of 10/16/23
Treasury Security Yield Adj/constant maturity	1 Year A) Current B) 12 Mo Avg	5.38% 4.93%	5.43% 4.80%	4.58% 3.74%	As of 10/16/23 12 mo avg = 12 MAT
Money Market Funds (Brokerage House)	Daily	N/A	NA	0.50%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$28,351	\$27,064	\$29,445	As of 10/16/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,928	\$1,955	\$2,008	As of 10/16/23
Oil (WTI crude) per barrel	Daily	\$86.41	\$92.33	\$81.83	As of 10/16/23
Dow Jones Industrial Average	Daily	33,985	34,624	33,987	As of 10/16/23

Rates effective thru Fri, October 13, 2023 (unless otherwise designated)

Consumer Price Index (US consumers), Month of August 2023: Up **0.25%**; **last 12 months: Up 3.7%** (307.789)

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!