

THE MONEY RATE SCOREBOARD

Since 1982

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| LOAN/INVESTMENT | TERM | CURRENT | 8 WKS. AGO | 6 MOS. AGO | REMARKS |
|----------------------------------------------------------------|-------------------------------------|-------------------------|-------------------------|-------------------------|-----------------------------------------------------------------------------------------------|
| Multi-family; becomes ARM after fixed ends; 1 st TD | Fixed 5 yrs Fixed 10 yrs | 6.50% 7% | 6.25% 6.75% | 6.637% 6.875% | Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV max |
| Fannie Mae conforming (1 unit) 1 st TD owner occ. | 30 Yr fixed | 6.875% | 6.50% | 6.25% | ~ 1 point fee; max loan amt: 1 unit: \$806,500; 2: 1,032,650; 3: \$1,248,150; 4: \$1,551,250; |
| Income Property ("A" Paper) 1 st TD | 5-10 Yr fixed | 7– 7.375% | 6.625- 7% | 6.5 – 7% | \$1,000,000 minimum |
| Income Property ("B" Paper) 1 st TD | 1-10 Yr ARM | 8.25- 8.75% | 8- 8.50% | 8.125- 8.625% | \$500,000-\$2,000,000 |
| 2-4 Unit Residential 1 st TD <i>non-owner occ.</i> | 30 Yr FIXED | 7.50% | 7.5% | 7.375% | 1.10 loan points; 75% LTV purchase loan; |
| Apartments (5 units+) 1 st TD | 30 Yr ARM | 6.54% | 6.64% | 7.18% | Based on <i>current</i> one year treasury + 2.35 margin |
| US Treasury Securities Yields | 5 Yr 10 Yr 30 Yr | 4.59% 4.77% 4.95% | 4.27% 4.41% 4.60% | 4.11% 4.21% 4.44% | 2 Yr Treas = 4.38% as of 01/13/2025 |
| Bank Prime Rate (Wall St Jrl) | Daily | 7.50% | 7.75% | 8.50% | Last change 12-18-24 (Down 25 basis points) |
| Federal Reserve Discount Rate | Daily | 4.50% | 4.75% | 5.50% | Available to depository Institutions only |
| Federal Funds (effective rate) | Daily | 4.33% | NA | 5.33% | Overnight rate |
| Wells Fargo "Cost of Savings Index" (COSI) | Monthly Change | 3.97% | 4.21% | 4.55% | Reflects weighted avg interest rate on CDs to Individuals; as of Nov 2024 |
| Avg credit card interest rate; (from commercial banks) | Monthly int. rate accrual | 21.47% | 21.76% | 21.51% | Fed Reserve data as of: Nov 2024 |
| Secured Overnight Financing Rate ("SOFR") | 30 day avg 90 day avg | 4.41% 4.62% | 4.76% 5.01% | 5.34% 5.37% | Used as an adjustable rate loan index |
| New car loan | 4 year term | 7.27% | 7.21% | 7.84% | Per Wall St. Journal |
| Treasury Bills, Yield | 3 month 6 month | 4.26% 4.31% | 4.49% 4.45% | 5.32% 5.17% | As of 01/13/2025 |
| Treasury Security Yield Adj/constant maturity | 1year A) Current B) 12 mo avg | 4.19% 4.69% | 4.29% 4.83% | 4.83% 5.16% | As of 01//13/2025 12 mo avg = 12 MAT |
| Money Market Funds (brokerage house) | Daily | N/A | NA | NA | Annualized yield, per Wall St. Journal |
| Bitcoin (US dollars to buy 1 bitcoin) | Daily | \$95,100 | \$91,708 | \$64,653 | As of 01/13/2025; Peak: \$103,332 (on 12-4-2024) |
| Gold (per ounce) | Daily | \$2,686 | \$2,628 | \$2,425 | As of 01/13/2025 |
| Oil (WTI crude) per barrel | Daily | \$78.64 | \$70.30 | \$81.83 | As of 01/13/2025 |
| Dow Jones Industrial Avg | Daily | 42,297 | 43,390 | 40,212 | As of 01/13/2025 |

Rates effective thru Fri, Jan 10, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Nov 2024: Down 0.05%; **last 12 months: up 2.7%** (315.493)

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!