

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; 1 st TD	Fixed 5 yrs Fixed 10 yrs	6.625% 6.875%	6.25% 6.50%	6.125% 6.625%	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	6.50%	6.375%	6.5%	~ 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	6.75– 7.125%	6.5– 6.875%	6.5– 6.875%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.125– 8.625%	7.875– 8.375%	8– 8.375%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	7.125%	6.99%	7.375%	1.08 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	6.37%	6.37%	6.58%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.11% 4.47% 4.91%	3.81% 4.14% 4.60%	4.15% 4.29% 4.47%	2 Yr Treas = 4.01% as of 05/05\12/2025
Bank Prime Rate (Wall St Jrl)	Daily	7.50%	7.50%	8%	Last change 12-18-24 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	4.50%	4.50%	5%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.33%	4.33%	4.83%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.74%	3.77%	4.33%	Reflects weighted avg interest rate on CDs to Individuals; as of Feb 2025
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.37%	21.37%	21.76%	Fed Reserve data as of: Feb 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.33% 4.36%	4.34% 4.35%	4.84% 5.12%	Used as an adjustable rate loan index
New car loan	4 year term	7.22%	7.52%	7.20%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.38% 4.25%	4.24% 4.07%	4.51% 4.40%	As of 05/12/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.11% 4.40%	3.87% 4.50%	4.23% 4.83%	As of 05/05\12/2025 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	\$101,988	\$79,683	\$67,999	As of 05/12/2025; Peak: \$103,332 (on 12-4-2024)
Gold (per ounce)	Daily	\$3,237	\$3,017	\$2,745	As of 05/12/2025
Oil (WTI crude) per barrel	Daily	\$61.70	\$61.52	\$71.38	As of 05/12/2025
Dow Jones Industrial Avg	Daily	42,410	37,966	41,795	As of 05/12/2025

Rates effective thru Fri, May 09, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Apr 2025: Up 0.2%; **last 12 months: up 2.3%**

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!