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	6.125% 6.625%	6.375% 6.75%	6.25% 6.75%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	5.875%	6.375%	6.375%	~ 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) 1st TD	5-10 Yr fixed	6.375–6.875%	6.50-6.70%	6.5–7%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.375-8.75%	8.375-8.75%	8.375-8.75%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.625%	6.75%	6.875%	0.91 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	5.95%	6.27%	6.27%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.70% 4.15% 4.76%	3.85% 4.33% 4.93%	3.85% 4.33% 4.93%	2 Yr Treas = 3.60% as of 09-22-2025
Bank Prime Rate (Wall St Jrl)	Daily	7.25%	7.50%	7.50%	Last change 09-17-25 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	4.25%	4.50%	4.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.08%	4.33%	4.33%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.73%	3.77%	3.77%	Reflects weighted avg interest rate on CDs to Individuals; as of June 2025
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.16%	21.16%	21.16%	Fed Reserve data as of: May 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.36% 4.37%	4.35% 4.35%	4.35% 4.35%	Used as an adjustable rate loan index
New car loan	4 year term	7.18%	7.21%	7.21%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.94% 3.83%	4.22% 4.07%	4.22% 4.07%	As of 09/22/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.60% 4.11%	3.92% 4.15%	3.92% 4.15%	As of 09/22/2025 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	$112,439	$117,001	$117,001	As of 09/22/2025; Peak: $123,344 (on 08-13-2025)
Gold (per ounce)	Daily	$3,745	$3,378	$3,378	As of 09/22/2025
Oil (WTI crude) per barrel	Daily	$62.64	$63.42	$63.42	As of 09/22/2025
Dow Jones Industrial Avg	Daily	46,382	44,912	44,912	As of 09/22/2025

Rates effective thru Fri, Sept 19, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), Aug 2025: from **last month: Up 0.4%**; **last 12 months**: up 2.9%

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!