

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% 6.50%	6.25% 6.75%	6.375% 6.65%	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	5.75%	6.125%	6.125%	~ 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	6.25- 6.75%	6.25- 6.75%	6.5- 7%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.25- 8.625%	8.125- 8.625%	8- 8.375%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	6.50%	6.75%	6.875%	0.98 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	5.99%	6.29%	6.44%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.61% 4.04% 4.66%	3.84% 4.28% 4.85%	4.08% 4.29% 4.58%	2 Yr Treas = 3.54% as of 09-15-2025
Bank Prime Rate (Wall St Jrl)	Daily	7.50%	7.50%	7.50%	Last change 12-18-24 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	4.50%	4.50%	4.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.33%	4.33%	4.33%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.77%	3.77%	3.90%	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%	21.47%	Fed Reserve data as of: May 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.38% 4.37%	4.34% 4.34%	4.34% 4.37%	Used as an adjustable rate loan index
New car loan	4 year term	7.18%	7.21%	7.62%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.99% 3.84%	4.22% 4.09%	4.26% 4.21%	As of 09/15/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.64% 4.11%	3.92% 4.15%	4.09% 4.57%	As of 09/15/2025 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	\$115,249	\$118,843	\$83,233	As of 09/15/2025; Peak: \$123,344 (on 08-13-2025)
Gold (per ounce)	Daily	\$3,719	\$3,400	\$2,900	As of 09/15/2025
Oil (WTI crude) per barrel	Daily	\$63.30	\$64.12	\$67.76	As of 09/15/2025
Dow Jones Industrial Avg	Daily	45,883	43,975	41,842	As of 09/15/2025

Rates effective thru Fri, Sept 12, 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!