THE MONEY RATE SCOREBOARD

Since 1982

Published weekly by Nicholas Lieberman

VOL. 44 NO. 36 Oct 28, 2025

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	5.95% 6.50%	6% 6.50%	6.37% 6.625%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	5.75%	5.75%	6.50%	~ 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	6.125–6.625%	6.25-6.75%	6.625–7%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.125-8.625%	8.25-8.625%	8-8.50%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.50%	6.50%	7.125%	0.98 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	5.84%	5.99%	6.28%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.61% 3.98% 4.55%	3.61% 4.04% 4.66%	3.98% 4.41% 4.90%	2 Yr Treas = 3.49% as of 10-27-2025
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	4.11%	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 Aug 2025
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.36%	21.16%	21.37%	Fed Reserve data as of: Aug 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.20% 4.31%	4.38% 4.37%	4.35% 4.36%	Used as an adjustable rate loan index
New car loan	4 year term	7.02%	7.18%	7.59%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.79% 3.73%	3.99% 3.84%	4.25% 4.16%	As of 10/27/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.49% 4.08%	3.64% 4.11%	3.93% 4.50%	As of 10/27/2025 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	$113,981	$115,249	$87,908	As of 10/27/2025; Peak: $124,996 (on 10-06-2025)
Gold (per ounce)	Daily	$4,013	$3,719	$3,450	As of 10/27/2025
Oil (WTI crude) per barrel	Daily	$61.31	$63.30	$63.84	As of 10/27/2025
Dow Jones Industrial Avg	Daily	47,5457	45,883	38,170	As of 10-27-2025

Rates effective thru Fri, 10-24, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), Sep 2025: from **last month:** **Up 0.3%**; **last 12 months**: **Up 3.0%**

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!