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	6.25% 6.75%	6.50% 6.75%	6.50% 6.875%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	6.125%	6.25%	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	6.25–6.75%	6.5-7%	6.75–7.125%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.125-8.625%	8.25-8.625%	8.125-8.625%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.75%	6.875%	7.125%	1.00 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	6.29%	6.43%	6.58%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.84% 4.28% 4.85%	3.96% 4.38% 4.92%	4.34% 4.60% 4.71%	2 Yr Treas = 3.77% as of 08-11-2025
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%	3.75%	3.97%	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%	21.37%	21.47%	Fed Reserve data as of: May 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.34% 4.34%	4.33% 4.34%	4.33% 4.47%	Used as an adjustable rate loan index
New car loan	4 year term	7.21%	7.20%	7.30%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.22% 4.09%	4.24% 4.28%	4.33% 4.33%	As of 08/11/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.92% 4.15%	4.08% 4.22%	4.23% 4.64%	As of 08/11/2025 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	$118,843	$107,998	97,559	As of 08/11/2025; Peak: $119,995 (on 07-22-2025)
Gold (per ounce)	Daily	$3,400	$3,343	$2,939	As of 08/11/2025
Oil (WTI crude) per barrel	Daily	$64.12	$67.93	$72.43	As of 08/11/2025
Dow Jones Industrial Avg	Daily	43,975	44,406	44,470	As of 08/11/2025

Rates effective thru Fri, Aug 12, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), July 2025: from last month Up 0.2%; **last 12 months**: **up 2.7%**

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!