

# 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 <sup>st</sup> TD	Fixed 5 yrs Fixed 10 yrs	6.375% 6.875%	6.375% 6.875%	6.125% 6.75%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1 <sup>st</sup> TD owner occ.	30 Yr fixed	6.25%	6.375%	6.25%	Rate based on ~ 1 point fee; 1unit: \$766,550; 2: \$981,500; 3: \$1,186,350; 4: \$1,474,400;
Income Property ("A" Paper) 1 <sup>st</sup> TD	5-10 Yr fixed	6.5– 6.875%	6.5- 7%	6.25– 6.75%	\$1,000,000 minimum
Income Property ("B" Paper) 1 <sup>st</sup> TD	1-10 Yr ARM	8- 8.5%	8.25- 8.75%	7.5- 8%	\$500,000-\$2,000,000
2-4 Unit Residential 1 <sup>st</sup> TD <i>non-owner occ.</i>	30 Yr FIXED	7.375%	7.5%	7.375%	1.07 loan points; 75% LTV purchase;
Apartments (5 units+) 1 <sup>st</sup> TD	30 Yr ARM	7.17%	7.44%	7.08%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.07% 4.17% 4.42%	4.25% 4.23% 4.36%	3.98% 4.06% 4.30%	2 Yr Treas = 4.40% as of 07/29/2024
Bank Prime Rate (Wall St Jrl)	Daily	8.50%	8.50%	8.50%	Last change 07/25/23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.50%	5.50%	5.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	5.33%	5.33%	5.33%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	4.52%	4.54%	4.25%	Reflects weighted avg interest rate on CDs to Individuals; as of May 2024
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.51%	21.59%	21.47%	Fed Reserve data as of: May 2024
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	5.35% 5.36%	5.34% 5.35%	5.34% 5.36%	Used as an adjustable rate loan index
New car loan	4 year term	7.86%	7.94%	NA	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	5.15% 5.29%	5.30% 5.37%	5.34% 5.19%	As of 07/29/2024
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.82% 5.16%	5.09% 5.17%	4.73% 5.08%	As of 07/29/2024 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	\$67,278	\$61,169	\$46,195	As of 07/29/2024; Peak: \$71,755 on 03-11-24
Gold (per ounce)	Daily	\$2,427	\$2,338	\$2,046	As of 07/29/2024
Oil (WTI crude) per barrel	Daily	\$75.91	\$81.66	\$77.09	As of 07/29/2024
Dow Jones Industrial Avg	Daily	40,540	39,411	38,333	As of 07/29/2024

**Rates effective thru Fri, July 26, 2024 (unless otherwise designated)**

Consumer Price Index (US consumers), Month of June 2024: Up 0.03%; last 12 months: up 3% (314.175)

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](mailto:nlieberman@cox.net).**

*Good Luck On Your Transactions!*