

THE MONEY RATE SCOREBOARD

Since 1982

Published weekly by Nicholas Lieberman

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VOL. 44 NO. 26

Aug 05, 2025

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	6.125% 6.625%	6.375% 6.625%	6.50% 7%	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	6.25%	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) 1 st TD	5-10 Yr fixed	6.25– 6.75%	6.5– 6.875%	6.875– 7.25%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.125- 8.625%	8.125- 8.50%	8.125- 8.625%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	6.75%	6.99%	7.25%	0.97 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	6.19%	6.31%	6.51%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.74% 4.19% 4.79%	3.78% 4.23% 4.78%	4.37% 4.57% 4.80%	2 Yr Treas = 3.68% as of 08-04-2025
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	4.38%	4.33%	4.34%	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%	4.32% 4.32%	4.32% 4.50%	Used as an adjustable rate loan index
New car loan	4 year term	7.21%	7.20%	7.28%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.24% 4.10%	4.29% 4.25%	4.28% 4.27%	As of 08/04/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.82% 4.15%	3.96% 4.31%	4.16% 4.64%	As of 08/04/2025 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	\$115,014	\$107,106	103,095	As of 08/04/2025; Peak: \$119,850 (on 07-14-2025)
Gold (per ounce)	Daily	\$3,431	\$3,308	\$2,850	As of 08/04/2025
Oil (WTI crude) per barrel	Daily	\$66.27	\$65.11	\$72.31	As of 08/04/2025
Dow Jones Industrial Avg	Daily	44,174	44,095	44,432	As of 08/04/2025

Rates effective thru Fri, Aug 1, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), June 2025: from last month Up 0.3%; **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!