# 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<br>Fixed 10 yrs | 5.875%<br>6.35% | 6.20%<br>6.40% | 6.625%<br>7% | Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max |
| Fannie Mae conforming (1 unit) 1st TD owner occ. | 30 Yr fixed | 5.625% | 5.875% | 6.5% | ~ 1 point fee; max loan amt: 1unit: $766,550; 2: $981,500; 3: $1,186,350; 4: $1,474,400; |
| Income Property ("A" Paper) 1st TD | 5-10 Yr fixed | 6.125–6.5% | 6.25-6.625% | 6.75–7.125% | $1,000,000 minimum |
| Income Property ("B" Paper) 1st TD | 1-10 Yr ARM | 7.875-8.375% | 8--8.5% | 7.875-8.37% | $500,000-$2,000,000 |
| 2-4 Unit Residential 1st TD *non-owner occ.* | 30 Yr FIXED | 6.99% | 7.125% | 7.75% | 1.16 loan points; 75% LTV purchase loan; |
| Apartments (5 units+) 1st TD | 30 Yr ARM | 6.27% | 6.75% | 7.41% | Based on *current* one year treasury + 2.35 margin |
| US Treasury Securities Yields | 5 Yr<br>10 Yr<br>30 Yr | 3.56%<br>3.78%<br>4.12% | 3.66%<br>3.81%<br>4.10% | 4.32%<br>4.31%<br>4.45% | 2 Yr Treas = 3.64% as of 09/30/2024 |
| Bank Prime Rate (Wall St Jrl) | Daily | 8% | 8.50% | 8.50% | Last change 09/18/24 (Down 50 basis points) |
| Federal Reserve Discount Rate | Daily | 5% | 5.50% | 5.50% | Available to depository Institutions only |
| Federal Funds (effective rate) | Daily | 4.83% | 5.33% | 5.33% | Overnight rate |
| Wells Fargo "Cost of Savings Index" (COSI) | Monthly Change | 4.46% | 4.52% | 4.53% | Reflects weighted avg interest rate on CDs to Individuals; as of July 2024 |
| Avg credit card interest rate; (from commercial banks) | Monthly int. rate accrual | 21.51% | 21.51% | 21.47% | Fed Reserve data as of: May 2024 |
| Secured Overnight Financing Rate ("SOFR") | 30 day avg<br>90 day avg | 5.34%<br>5.37% | 5.35%<br>5.37% | 5.33%<br>5.35% | Used as an adjustable rate loan index |
| New car loan | 4 year term | 7.27% | 7.84% | NA | Per Wall St. Journal |
| Treasury Bills, Yield | 3 month<br>6 month | 4.59%<br>4.38% | 5.09%<br>4.88% | 5.37%<br>5.28% | As of 09//302024 |
| Treasury Security Yield Adj/constant maturity | 1year<br>A) Current<br>B) 12 mo avg | 3.92%<br>5.05% | 4.40%<br>5.12% | 5.06%<br>5.11% | As of 09//30/2024<br>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 | $63,169 | $63,107 | $66,891 | As of 09/30/2024;<br>Peak: $73,798 March 2024 |
| Gold (per ounce) | Daily | $2,651 | $2,542 | $2,270 | As of 09/30/2024 |
| Oil (WTI crude) per barrel | Daily | $70.60 | $77.13 | $84.15 | As of 09/30/2024 |
| Dow Jones Industrial Avg | Daily | 42,125 | 41,241 | 39,567 | As of 09/30/2024 |

**Rates effective thru Fri, Sep 27, 2024 (unless otherwise designated)**

Consumer Price Index (US consumers), Month of Aug 2024: Up 0.08%; **last 12 months**: **up 2.5**% (320.017)

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!*