THE MONEY RATE SCOREBOARD

Since 1982

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LOAN/INVESTMENT	TERM	CURRENT	4 WKS. AGO	6 MOS. AGO	REMARKS
Multi-family; becomes ARM after fixed ends; 1st TD	Fixed 5 yrs Fixed 10 yrs	6.50% 6.875%	6.50% 7%	6.5% 6.55%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	6.375%	6.875%	5.99%	~ 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	6.75–7.125%	7-7.375%	6.375–6.75%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.125-8.625%	8.25-8.75%	8-8.5%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	7.125%	7.75%	7.375%	0.99 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	6.58%	6.54%	6.81%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.34% 4.50% 4.71%	4.59% 4.77% 4.95%	3.75% 3.91% 4.20%	2 Yr Treas = 4.21% as of 02/10/2025
Bank Prime Rate (Wall St Jrl)	Daily	7.50%	7.50%	8.50%	Last change 12-18-24 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	4.50%	4.50%	5.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.33%	4.33%	5.33%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.97%	3.97%	4.52%	Reflects weighted avg interest rate on CDs to Individuals; as of Dec 2024
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.47%	21.47%	21.51%	Fed Reserve data as of: Nov 2024
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.33% 4.47%	4.41% 4.62%	5.35% 5.37%	Used as an adjustable rate loan index
New car loan	4 year term	7.30%	7.27%	7.84%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.33% 4.33%	4.26% 4.31%	5.21% 4.88%	As of 02/10/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.23% 4.64%	4.19% 4.69%	4.39% 5.12%	As of 02/10/2025 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	$97,559	$95,100	$54,627	As of 02/10/2025; Peak: $103,332 (on 12-4-2024)
Gold (per ounce)	Daily	$2,939	$2,686	$2,511	As of 02/10/2025
Oil (WTI crude) per barrel	Daily	$72.43	$78.64	$79.65	As of 02/10/2025
Dow Jones Industrial Avg	Daily	44,470	42,297	39,357	As of 02/10/2025

Rates effective thru Fri, Feb 07, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Dec 2024: Up .04%; **last 12 months**: **up 2.9**% (315.605)

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!