

# 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	6.125% 6.625%	6.15% 6.70%	5.95% 6.50%	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	5.99%	6.125%	5.75%	~ 1 point fee; max loan amt: 1 unit: \$832,750; 2: 1,066,250; 3: \$1,288,800; 4: \$1,601,750;
Income Property ("A" Paper) 1 <sup>st</sup> TD	5-10 Yr fixed	6.25 – 6.75%	6.25- 6.75%	6.125- 6.625%	\$1,000,000 minimum
Income Property ("B" Paper) 1 <sup>st</sup> TD	1-10 Yr ARM	8.50- 9%	8.50- 9%	8.125- 8.625%	\$500,000-\$2,000,000
2-4 Unit Residential 1 <sup>st</sup> TD <i>non-owner occ.</i>	30 Yr FIXED	6.50%	6.75%	6.50%	0.90 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 <sup>st</sup> TD	30 Yr ARM	6.03%	6.10%	5.84%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.95% 4.34% 4.95%	3.97% 4.34% 4.91%	3.61% 3.98% 4.55%	2 Yr Treas = 3.80% as of 04-27-2026
Bank Prime Rate (Wall St Jrl)	Daily	6.75%	6.75%	7.25%	Last change 12-10-25 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	3.75%	3.75%	4.25%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.64%	3.64%	4.11%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.31%	3.50%	3.73%	Reflects weighted avg interest rate on CDs to Individuals; as of Feb 2026
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.0%	20.97%	21.36%	Fed Reserve data as of: Feb 2026
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	3.65% 3.67%	3.67% 3.69%	4.20% 4.31%	Used as an adjustable rate loan index
New car loan	4 year term	6.94%	6.92%	7.02%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.67% 3.70%	3.68% 3.67%	3.79% 3.73%	As of 04/27/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.68% 3.77%	3.75% 3.80%	3.49% 4.08%	As of 04/27/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$76,979	\$70,758	\$113,981	As of 04/27/2026; Peak: \$124,996 (on 10-06-2025)
Gold (per ounce)	Daily	\$4,702	\$4,478	\$4,013	As of 04/27/2026
Oil (WTI crude) per barrel	Daily	\$96.44	\$88.58	\$61.31	As of 04/27/2026
Dow Jones Industrial Avg	Daily	49,168	46,208	47,545	As of 04/27/2026

**Rates effective thru Fri, Apr 24, 2026 (unless otherwise designated)**

Consumer Price Index (US consumers), **March 2026: From previous month: Up 0.9%; last 12 months: Up 3.3%**

The Money Rate Scoreboard is produced and published by Nick Lieberman for RIAOC .

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*Good Luck on Your Transactions!*