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 Fixed 10 yrs	6.25% 6.50%	6.25% 6.55%	6.05% 6.50%	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%	5.99%	6.125%	~ 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	6.50–6.875%	6.375-6.875%	6.25–6.625%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	7.875-8.375%	7.875-8.25%	8--8.375%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.99%	6.99%	7.375%	0.93 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	6.37%	6.36%	6.57%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.81% 4.14% 4.60%	3.96% 4.15% 4.45%	3.87% 4.03% 4.30%	2 Yr Treas = 3.72% as of 04/07/2025
Bank Prime Rate (Wall St Jrl)	Daily	7.50%	7.50%	8%	Last change 12-18-24 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	4.50%	4.50%	5%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.33%	4.34%	4.83%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.77%	3.90%	4.46%	Reflects weighted avg interest rate on CDs to Individuals; as of Feb 2025
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.37%	21.47%	21.71%	Fed Reserve data as of: Feb 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.34% 4.35%	4.36% 4.67%	5.06% 5.28%	Used as an adjustable rate loan index
New car loan	4 year term	7.52%	7.45%	7.18%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.24% 4.07%	4.26% 4.23%	4.54% 4.44%	As of 04/07/2025
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.87% 4.50%	4.01% 4.57%	4.22% 4.93%	As of 04/07/2025 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	$79,683	$83,786	$62,406	As of 04/07/2025; Peak: $103,332 (on 12-4-2024)
Gold (per ounce)	Daily	$3,017	$2,899	$2,657	As of 04/07/2025
Oil (WTI crude) per barrel	Daily	$61.52	$68.13	$76.23	As of 04/07/2025
Dow Jones Industrial Avg	Daily	37,966	43,191	41,954	As of 04/07/2025

Rates effective thru Fri, Apr 04, 2025 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Feb 2025: Up 0.44%; **last 12 months**: **up 2.8**% (319.082)

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!