

THE MONEY RATE SCOREBOARD

Since 1982

Published weekly by Nicholas Lieberman

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VOL. 43 NO. 38

Oct 29, 2024

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	6.10% 6.60%	5.80% 6.25%	6.875% 7.25%	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	6.375%	5.625%	6.875%	~ 1 point fee; max loan amt: 1unit: \$766,550; 2: \$981,500; 3: \$1,186,350; 4: \$1,474,400;
Income Property ("A" Paper) 1 st TD	5-10 Yr fixed	6.375– 6.85%	6.125- 6.50%	7.125 – 7.5%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.125- 8.50%	7.875- 8.375%	8.375- 8.875%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	7.50%	6.99%	7.99%	1.02 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	6.63%	6.27%	7.53%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.30% 4.26% 4.51%	3.50% 3.74% 4.09%	4.65% 4.63% 4.75%	2 Yr Treas = 4.12% as of 10/28/2024
Bank Prime Rate (Wall St Jrl)	Daily	8%	8%	8.50%	Last change 09/18/24 (Down 50 basis points)
Federal Reserve Discount Rate	Daily	5%	5%	5.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	4.83%	4.83%	5.33%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	4.46%	4.46%	4.56%	Reflects weighted avg interest rate on CDs to Individuals; as of Aug 2024
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.76%	21.51%	21.59%	Fed Reserve data as of: Aug 2024
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	4.86% 5.15%	5.34% 5.37%	5.33% 5.35%	Used as an adjustable rate loan index
New car loan	4 year term	7.18%	7.27%	7.85%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.59% 4.48%	4.59% 4.38%	5.41% 5.38%	As of 10//282024
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.28% 4.93%	3.92% 5.05%	5.18% 5.15%	As of 10//28/2024 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	\$69,873	\$63,169	\$58,401	As of 10/28/2024; Peak: \$73,798 March 2024
Gold (per ounce)	Daily	\$2,760	\$2,651	\$2,331	As of 10/28/2024
Oil (WTI crude) per barrel	Daily	\$67.69	\$70.60	\$79.06	As of 10/28/2024
Dow Jones Industrial Avg	Daily	42,388	42,125	37,903	As of 10/28/2024

Rates effective thru Fri, Oct 25, 2024 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Sep 2024: Up 0.16%; last 12 months: up 2.4% (315.301)

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!