

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 st TD	Fixed 5 yrs Fixed 10 yrs	6.75% 7%	6.75% 7%	7.125% 7.375%	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	6.875%	6.5%	7.125%	Rate based on ~ 1 point fee; 1unit: \$766,550; 2: \$981,500; 3: \$1,186,350; 4: \$1,474,740;
Income Property ("A" Paper) 1 st TD	5-10 Yr fixed	7 – 7.375%	6.875- 7.375%	6.75- 7.25%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.375- 8.875%	8.125- 8.625%	7.875- – 8.375%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	7.875%	7.625%	7.50%	0.94 loan points; 75% LTV purchase;
Apartments (5 units+) 1 st TD	30 Yr ARM	7.53%	7.39%	7.59%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.51% 4.49% 4.63%	4.44% 4.43% 4.56%	4.46% 4.46% 4.62%	2 Yr Treas = 4.86% Rates as of 05/13/24
Bank Prime Rate (Wall St Jrl)	Daily	8.50%	8.50%	8.50%	Last change 07/25/23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.50%	5.50%	5.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	5.33%	5.33%	5.34%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	4.56%	4.53%	3.95%	Reflects weighted avg interest rate on CDs to Individuals; as of Mar 2024
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.59%	21.59%	21.19%	Fed Reserve data as of: Feb 2024
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	5.32% 5.35%	5.33% 5.35%	5.32% 5.34%	Used as an adjustable rate loan index
New car loan	4 year term	7.83%	NA	NA	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	5.38% 5.38%	5.34% 5.32%	5.39% 5.40%	As of 05/13/2024
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	5.18% 5.15%	5.04% 5.11%	5.24% 5.01%	As of 05/13/2024 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	\$62,492	\$71,263	\$35,037	As of 05/13/2024; Peak: \$71,755 on 03-11-24
Gold (per ounce)	Daily	\$2,350	\$2,360	\$1,951	As of 05/13/24
Oil (WTI crude) per barrel	Daily	\$79.34	\$86.72	\$87.49	As of 05/13/2024
Dow Jones Industrial Avg	Daily	39,432	38,893	34,338	As of 05/13/2024

Rates effective thru Fri, May 10, 2024 (unless otherwise designated)

Consumer Price Index (US consumers), Month of Mar 2024: Up 0.65%; **last 12 months: up 3.5%** (312.332)

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 [8](#).**

Good Luck On Your Transactions!