DECODER @fmaunlv

The Rate Markup Decoder

Your rate is the Fed's rate plus a markup chain. Type two numbers and see your markup.

THE CHAIN **Fed to bank to you**
Banks borrow near the Fed's rate, then sell you the money with margin stacked on top.

THE MENU **Risk sets the markup**
Mortgage: secured by a house, small markup. Credit card: secured by a promise, 15+ points.

THE MOVE **Shop the chain, not the sticker**
Two lenders, same day, same borrower: quotes can sit a full point apart.

My rate (just the number, like 24) _ _ _ _ _ _ _ _ _ _ _

The 10-year Treasury today (one search away) _ _ _ _ _ _ _ _ _ _ _

My markup over the risk-free rate = ______

I know exactly what secures this loan ☐
Collateral is why two loans price differently.

I have a second quote ☐
The only negotiation tool that always works.

The Fed sets the first price. You negotiate the last.
Know the chain and the markup stops being invisible.

Same bottle, different menu.
unlvfma.com/rate-markup

Comment "MARKUP"