

# HOW DO DISCOUNT POINTS WORK?



## DISCOUNT POINTS ARE PREPAID INTEREST

Discount points are prepaid interest which allows the borrower to obtain a lower interest rate.

  
1%

each point costs 1% of the amount borrowed.

EACH POINT TYPICALLY LOWERS THE INTEREST RATE CHARGED BY A QUARTER PERCENT

## HOW DO POINTS AFFECT YOUR LOAN?

LOAN AMOUNT: \$300,000

Interest rates	4.75%	4.5%	4.25%	4%
Points	-1 POINT	NO POINTS	1 POINT	2 POINTS
Cost	<b>-\$3,000</b>	<b>\$0</b>	<b>\$3,000</b>	<b>\$6,000</b>
Monthly payment	<b>\$1,564.94</b>	<b>\$1,520.06</b>	<b>\$1,475.82</b>	<b>\$1,432.25</b>
Total interest	<b>\$263,379</b>	<b>\$247,220</b>	<b>\$231,295</b>	<b>\$215,609</b>
Break even	<b>&lt; 49 MONTHS</b>		<b>49 MONTHS</b>	<b>49 MONTHS</b>
Interest savings after point cost	<b>-\$13,159</b>	<b>\$0</b>	<b>\$12,925</b>	<b>\$25,611</b>

## BREAKING EVEN ON DISCOUNT POINTS



- Discount points lower your interest rate for the life of the loan.
- Discount points can make sense if you have a high degree of certainty you will live in the same place for at least a decade.
- If you refinance or sell your home, then you no longer benefit from discount points.

## Mortgage Rates Discount

**New York (State). Banking Dept**

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