

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	-\$3,000	\$0	\$3,000	\$6,000
Monthly payment	\$1,564.94	\$1,520.06	\$1,475.82	\$1,432.25
Total interest	\$263,379	\$247,220	\$231,295	\$215,609
Break even	< 49 MONTHS		49 MONTHS	49 MONTHS
Interest savings after point cost	-\$13,159	\$0	\$12,925	\$25,611

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

Mortgage Rates Discount:

Mortgage Interest Rate Commission Report United States. Congress. Senate. Committee on Banking and Currency,1969
Examines recommendations for FHA and VA mortgage rate increases proposed by Commission on Mortgage Interest Rates

Report of the Commission on Mortgage Interest Rates to the President of the United States and to the Congress United States. Commission on Mortgage Interest Rates,1969

Mortgage Interest Rate Problem United States. Congress.

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Investment Analysis for

Appraisers Jeffrey d. Fisher,Robert S. Martin,1994-10 Designed to develop skills that are essential for analysis or real estate income property investments Contains numerous examples to illustrate the techniques used by investors and appraisers

Appraisers real estate brokers property managers consultants and others can benifit from the use of this book to improve their understanding of the nature of income property investments

Engineering and Contracting ,1924

United

States Code United States,1976

Loans and Discounts ,1918

The Philadelphia Plan of Home Financing William

Negele Loucks,1929

General index I-Z Puerto Rico,1982

Current Legal Forms, with Tax Analysis Jacob

Rabkin,Mark H. Johnson,1948

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The Southern Lumberman ,1929

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Abbott's Cyclopedic Digest of All the

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The Canada Law Journal ,1890

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Table of Contents Mortgage Rates Discount

1. Understanding the eBook Mortgage Rates Discount
 - The Rise of Digital Reading Mortgage Rates Discount
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Discount
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mortgage Rates Discount
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Discount
 - Personalized Recommendations
 - Mortgage Rates Discount User Reviews and Ratings

- Mortgage Rates Discount and Bestseller Lists
- 5. Accessing Mortgage Rates Discount Free and Paid eBooks
 - Mortgage Rates Discount Public Domain eBooks
 - Mortgage Rates Discount eBook Subscription Services
 - Mortgage Rates Discount Budget-Friendly Options
- 6. Navigating Mortgage Rates Discount eBook Formats
 - ePUB, PDF, MOBI, and More
 - Mortgage Rates Discount Compatibility with Devices
 - Mortgage Rates Discount Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mortgage Rates Discount
 - Highlighting and Note-Taking Mortgage Rates Discount
 - Interactive Elements Mortgage Rates Discount
- 8. Staying Engaged with Mortgage Rates Discount
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mortgage Rates Discount
- 9. Balancing eBooks and Physical Books Mortgage Rates Discount
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mortgage Rates Discount
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Mortgage Rates Discount
 - Setting Reading Goals Mortgage Rates Discount
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mortgage Rates Discount
 - Fact-Checking eBook Content of Mortgage Rates Discount
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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