

# 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**

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## **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. Senate. Committee on Banking and Currency, 1953      Mortgage Interest Rate Problem, Hearing Before .... 83-1 ...., January 28, 1953 United States. Congress. Senate. Banking and Currency Committee, 1953      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 benefit 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      *Co-operative Finance* Herbert Myrick, 1912      **The Southern Lumberman** , 1929

*General index I-Z* United States, 1982      **Annual Report - Superintendent of Banks, State of New York** New York (State). Banking Dept, 1924 Some vols issued with Detailed statement      **Annual Report of the Superintendent of Banks Relative to Savings and Loan Associations** New York (State). Banking Dept, 1924      **Abbott's Cyclopedic Digest of All the Decisions of All the Courts of New York from the Earliest Time to the Year 1900** De Witt Clinton Blashfield, George Foster Longsdorf, 1902      The Australian Jurist Reports Victoria. Supreme Court,      **Standard Daily Trade Service** , 1925

**The Canada Law Journal** , 1890

## Reviewing **Mortgage Rates Discount**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Mortgage Rates Discount**," an enthralling opus penned by a very acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve to the book is central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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