

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 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 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 **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 Earlist 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

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