

# 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

**Jacob Rabkin, Mark H. Johnson**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the authors' names.

## **Mortgage Rates Discount:**

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*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

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In a digitally-driven world where screens reign great and immediate transmission drowns out the subtleties of language, the profound secrets and psychological subtleties hidden within words usually go unheard. However, set within the pages of **Mortgage Rates Discount** a captivating literary prize pulsing with raw feelings, lies an exceptional quest waiting to be undertaken. Composed by an experienced wordsmith, this wonderful opus attracts viewers on an introspective journey, lightly unraveling the veiled truths and profound influence resonating within ab muscles fabric of every word. Within the emotional depths of this poignant evaluation, we will embark upon a sincere exploration of the book is core subjects, dissect their charming publishing fashion, and yield to the strong resonance it evokes deep within the recesses of readers hearts.

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