

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

**United States. Congress. Senate.
Committee on Banking and Currency**

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