

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

## 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 Setup

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

## **Mortgage Rates Discount Setup:**

Mortgage Interest Rate Problem United States. Congress. Senate. Committee on Banking and Currency,1953      **A Treatise on the Law of Mortgages of Real Property** Leonard Augustus Jones,1928      FHA Investigation United States. Congress. Senate. Committee on Banking and Currency,1954      **A Digest of the Decisions of All the Courts of the State of New York from the Earliest Period to the Year 1892** New York (State). Courts,1893      *Increased FNMA Authorization* United States. Congress. Senate. Committee on Banking and Currency,1957 Considers legislation to authorize FNMA to increase funding of secondary mortgage marketing operations      **Increased FNMA Authorization, Hearings Before a Subcommittee of ..., 85-1 on S.J. Res.38 and S.1056 ..., February 6 and 7, 1957** United States. Congress. Senate. Banking and Currency Committee,1957      Hearings United States. Congress Senate,1957      *Reports of Cases Heard and Determined in the Supreme Court of the State of New York* Marcus Tullius Hun,1879      *Pennsylvania State Reports* Pennsylvania. Supreme Court,1907 Containing cases decided by the Supreme Court of Pennsylvania varies

*International Development Association* United States. Congress. Senate. Committee on Banking and Currency,1958 Considers the establishment of an International Development Association to provide long term loans partially repayable in local currencies to make maximum use of foreign currencies available to U S through sale of agricultural supplies and to provide funds necessary for economic development through multilateral association      *Century Edition of The American Digest ,1904*      *The Burroughs Clearing House ,1919*      **The South Western Reporter** ,1897 Includes the decisions of the Supreme Courts of Missouri Arkansas Tennessee and Texas and Court of Appeals of Kentucky Aug Dec 1886 May Aug 1892 Court of Appeals of Texas Aug 1892 Feb 1893 Jan Feb 1928 Courts of Civil and Criminal Appeals of Texas Apr June 1896 Aug Nov 1907 Court of Appeals of Indian Territory May June 1927 Jan Feb 1928 Courts of Appeals of Missouri and Commission of Appeals of Texas      **The New York Annotated Digest ,1914**      **Reports of Cases Adjudged and Determined in the Court of Chancery of the State of New York: Paige's Chancery reports, v. 3-6** New York (State). Court of Chancery,1888      *Shoe Factory Accounting and Cost Keeping* Howard P. Cobb,1924      **The Current Index ,1912**

*Digest of the Decisions of the Courts of Last Resort of the Several States from 1887 to [1911]: Abandonment to Youthful servants. Supplement containing index to all notes to cases reported in volumes 1 to 140, inclusive* Edmund Samson Green,1912      *Digest of the Decisions of the Courts of Last Resort of the Several States from 1887-[1911]. Contained in the American State Reports, Volumes 1 to [140], Inclusive, and of the Notes to the Cases Reported Therein: Abandonment to Youthful servants. Supplement containing index to all notes to cases reported in volumes 1 to 140, inclusive* Edmund Samson Green,1912      **The Pacific Reporter ,1906**

## Decoding **Mortgage Rates Discount Setup**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Mortgage Rates Discount Setup**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring affect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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### **Table of Contents Mortgage Rates Discount Setup**

1. Understanding the eBook Mortgage Rates Discount Setup
  - The Rise of Digital Reading Mortgage Rates Discount Setup
  - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Discount Setup
  - 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 Setup
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Discount Setup
  - Personalized Recommendations
  - Mortgage Rates Discount Setup User Reviews and Ratings
  - Mortgage Rates Discount Setup and Bestseller Lists

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