

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 Customer Service

CH Cherryholmes



Mortgage Rates Discount Customer Service:

R Programming for Data Science and AI Innovations Mr.P.Ganesh Babu,Dr.Kavita K. Ahuja,Mr.V.J.Fready Blesson,Mrs.P.Praveena,2025-04-26 Authors Mr P Ganesh Babu Coordinator Tandem Informatics Madurai Tamil Nadu India Dr Kavita K Ahuja Assistant Professor Department of Computer Application Prime Institute of Computer and Management Mangrol Gujarat India Mr V J Fready Blesson Assistant Professor Department of Computer Science Mannar Thirumalai Naicker College Madurai Tamil Nadu India Mrs P Praveena Assistant Professor Department of Computer Application and Information Technology Thiagarajar College Madurai Tamil Nadu India Published by SK Research Group of Companies Madurai 625003 Tamil Nadu India Edition Details I II III etc I Copyright SK Research Group of Companies Madurai 625003 Tamil Nadu India Office of Thrift Supervision Journal ,1990 Plunkett's Real Estate & Construction Industry Almanac 2008: Real Estate & Construction Industry Market Research, Statistics, Trends & Leading Companies Jack W. Plunkett,2008-05 Provides detailed analysis and statistics of all facets of the real estate and construction industry including architecture engineering property management finance operations mortgages REITs brokerage construction and development Includes profiles of nearly 400 firms **Freddie Mac Reports** ,1990 *Graphic Design as Communication* Malcolm Barnard,2013-07-04 What is the point of graphic design Is it advertising or is it art What purpose does it serve in our society and culture Malcolm Barnard explores how meaning and identity are at the core of every graphic design project and argues that the role and function of graphic design is and always has been communication Drawing on a range of theoretical approaches including those of Derrida Saussure Foucault and Barthes and taking examples from advertising magazines illustration website design comics greetings cards and packaging *Graphic Design as Communication* looks at how graphic design contributes to the formation of social and cultural identities Malcolm Barnard discusses the ways in which racial ethnic groups age groups and gender groups are represented in graphic design as well as how images and texts communicate with different cultural groups He also explores how graphic design relates to both European and American modernism and its relevance to postmodernism and globalisation in the twenty first century and asks why when graphic design is such an integral part of our society and culture it is not acknowledged and understood in the same way that art is Statistical Reference Index ,1980 **The Law Times** ,1875 *Consumer Financial Services Litigation* ,1997 **Poor's Cumulative Service** ,1927 **Corporation Annual Reports to Shareholders** ,1988 **Consumer Finance News** ,1922 **Consumer Union Reports** ,1965 **American Bankers Association Journal** ,1930 **The Commercial & Financial Chronicle ...** ,1916 *The Accountant* ,1883 The Insurance Press ,1922 **Savings Institutions** ,1989 **United States Investor** ,1927 Moody's Manual of Railroads and Corporation Securities ,1920 **Sadowski v. General Discount Corp.**, 295 MICH 340 (1940) ,1940 42

Unveiling the Magic of Words: A Report on "**Mortgage Rates Discount Customer Service**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is truly awe-inspiring. Enter the realm of "**Mortgage Rates Discount Customer Service**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve into the book's central themes, examine its distinctive writing style, and assess its profound impact on the souls of its readers.

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