

# 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 Returns

**D Siedentop**

## **Mortgage Rates Discount Returns:**

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## Decoding **Mortgage Rates Discount Returns**: 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 Returns**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring impact 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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## **Mortgage Rates Discount Returns Introduction**

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