

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

R Barnett



Mortgage Rates Discount:

Mortgage Interest Rate Commission Report United States. Congress. Senate. Committee on Banking and Currency, 1969 Examines recommendations for FHA and VA mortgage rate increases proposed by Commission on Mortgage Interest Rates **Report of the Commission on Mortgage Interest Rates to the President of the United States and to the Congress** United States. Commission on Mortgage Interest Rates, 1969 Mortgage Interest Rate Problem United States. Congress. Senate. Committee on Banking and Currency, 1953 Mortgage Interest Rate Problem, Hearing Before ... 83-1 ..., January 28, 1953 United States. Congress. Senate. Banking and Currency Committee, 1953 Investment Analysis for Appraisers Jeffrey d. Fisher, Robert S. Martin, 1994-10 Designed to develop skills that are essential for analysis or real estate income property investments Contains numerous examples to illustrate the techniques used by investors and appraisers Appraisers real estate brokers property managers consultants and others can benefit from the use of this book to improve their understanding of the nature of income property investments *Engineering and Contracting* , 1924

United States Code United States, 1976 **The Philadelphia Plan of Home Financing** William Negele Loucks, 1929

Loans and Discounts , 1918 *General index I-Z* Puerto Rico, 1982 *Current Legal Forms, with Tax Analysis* Jacob Rabkin, Mark H. Johnson, 1948 *The Southern Lumberman* , 1929 General index I-Z United States, 1982

Co-operative Finance Herbert Myrick, 1912 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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Table of Contents Mortgage Rates Discount

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

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