

# 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

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

**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 benifit from the use of this book to improve their understanding of the nature of income property investments    *Engineering and Contracting* ,1924

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**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

## Unveiling the Magic of Words: A Review of "**Mortgage Rates Discount**"

In a global 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**," a mesmerizing literary masterpiece penned by way of 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 to the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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