

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

Herbert Myrick

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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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