

# 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

**M Planty**



## **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      **Loans and Discounts**, 1918      The Philadelphia Plan of Home Financing William Negele Loucks, 1929      General index I-Z Puerto Rico, 1982      **Current Legal Forms, with Tax Analysis** Jacob Rabkin, Mark H. Johnson, 1948      **Co-operative Finance** Herbert Myrick, 1912      *The Southern Lumberman*, 1929      General index I-Z United States, 1982      **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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