

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

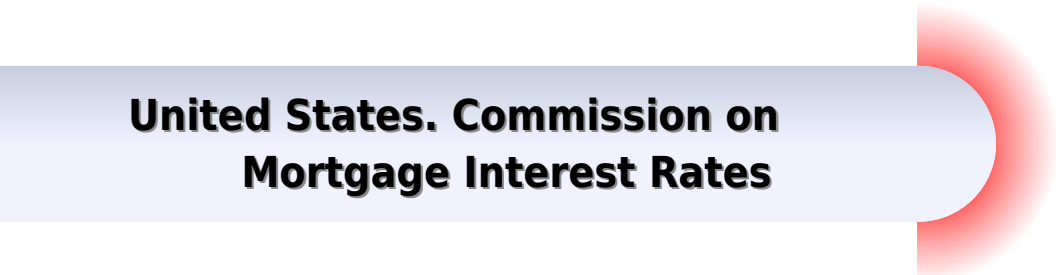
BREAKING EVEN ON DISCOUNT POINTS



- 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

**United States. Commission on
Mortgage Interest Rates**



Mortgage Rates Discount:

Mortgage Rates Discount Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the ability of words has be evident than ever. They have the capacity to inspire, provoke, and ignite change. Such may be the essence of the book **Mortgage Rates Discount**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Compiled by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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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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