

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 Install

Canadian Dental Association



Mortgage Rates Discount Install:

Federal Register ,1989-11-13 United States Code United States,1976 *Electrical Installation Record* ,1926
United States Investor ,1929 **General index** United States,1981 Accounting Systems, Principles and Problems of Installation George Edward Bennett,1926 **H and R Block 2002 Income Tax Guide** H & R Block,Block H&r,H&R Block,2002-02-05 The world s largest provider of tax services takes readers step by step through tax preparation Includes easy to follow line by line instructions plus charts tables and other helpful visuals **The Month's Work** ,1928 The New York Code of Civil Procedure New York (State),George Bliss,1912 Purchase and Sale of Farm Products United States. Congress. Senate. Committee on Agriculture and Forestry,1924 **Your Federal Income Tax for Individuals** ,
Michigan Reports Michigan. Supreme Court,Randolph Manning,George C. Gibbs,Thomas McIntyre Cooley,Elijah W. Meddaugh,William Jennison,Hovey K. Clarke,Hoyt Post,Henry Allen Chaney,William Dudley Fuller,John Adams Brooks,Marquis B. Eaton,Herschel Bouton Lazell,James M. Reasoner,Richard W. Cooper,1893 The Pacific Reporter ,1919
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