

# 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 Best Price

**William Richard Fisher**



## **Mortgage Rates Discount Best Price:**

Buying and Selling a Home For Canadians For Dummies Tony Ioannou, Heather Ball, 2010-05-13 Whether you're new at the home buying or selling game in Canada or whether you've played it before most of us dread the onslaught of flashy fast talking real estate agents and property managers Well help has arrived This revised edition of Buying and Selling a Home For Canadians For Dummies prepares you to get what you need and want when buying a new home or selling the one you're in Everything from arranging your finances and hiring an agent to researching neighbourhoods and assessing home values is presented in a clear and humorous way to help you get the most out of the process Important information to help you Market your home and sell for the highest possible price Negotiate the best price and terms of sale Find the right new neighbourhood with reasonable prices and the type of housing to suit you and your family Decide whether or not to hire an agent and tips on how to choose a good one Select the best mortgage and understand tax considerations Updated in the 2nd Edition Examining zero percent down payments lines of credit and other alternatives to conventional mortgages Using the Net New useful sites and what to watch out for Buying condominiums An expanded chapter full of useful information on what you need to know before you buy Selling your home on your own Expanded online resources and tips Fixing up your home to sell Tips from the designers on how to make your home as sellable as possible

**Mortgage Interest Rate Problem** United States. Congress. Senate. Committee on Banking and Currency, 1953

For Sale by Owner in California George Devine, 1997 Updated to reflect the most recent changes in the housing market this third edition guide shows homeowners how to save thousands of dollars by selling their homes on their own It provides essential contracts and legal forms and includes practical information about pricing attracting buyers minimizing tax negotiating the contract escrow and much more Illustrated

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**Housing Act of 1957** United States. Congress. House. Committee on Banking and Currency, 1957 Considers legislation to revise Federal mortgage urban development and housing aid programs

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*All about Mortgages* Julie Garton-Good, 1999 All About Mortgages delivers straightforward information in an easy to understand question and answer format that meets the needs of all players buyers sellers and agents This new edition includes a resource guide listing Internet sites as well as names and

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Brooks,Marquis B. Eaton,Herschel Bouton Lazell,James M. Reasoner,Richard W. Cooper,1882      Housing Finance Review  
,1983

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In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing short of extraordinary. Within the captivating pages of **Mortgage Rates Discount Best Price** a literary masterpiece penned by a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of those that partake in its reading experience.

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