

# 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 On Sale

**Ohio**



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Mortgage Rates - Reflection for 2005 and Prediction for 2006 Internext Technologies Incorporated,2006

**Bradstreet's** ,1888      **Bradstreet's Weekly** ,1885      United States Code United States,2018      General index I-Z  
Puerto Rico,1982      General index I-Z United States,1982      **A Treatise on the Law of Mortgages of Real Property**  
Leonard Augustus Jones,1894      United States Code United States,1983      The Financier ,1873      **Secondary Mortgage**  
**Market Basics** Lynn S. Powell,1990      **The N.Y. Weekly Digest of Cases Decided in the U.S. Supreme, Circuit, and**  
**District Courts, Appellate Courts of the Several States, State and City Courts of New York and English Courts**  
,1879      Federal Income Taxation of Mortgage Backed Securities James M. Peaslee,David Z. Nirenberg,1989      1-4946  
Ohio,1882      *The Revised Statutes of the State of Ohio* Ohio,1879 Edited and annotated by M A Daugherty J S Brasee and G  
B Okey      *Report of the Committee for investigating the affairs of the Old Colony Railroad Company, etc* OLD COLONY  
RAILROAD COMPANY.,1876      The Annotated Revised Statutes of the State of Ohio Ohio,Clement Bates,1898      **Railway**  
**Times** ,1892      **Outlook** Alfred Emanuel Smith,Francis Walton,1871      **Occasional Paper** National Bureau of Economic  
Research,1960      The Economist ,1874

## **Mortgage Rates Discount On Sale** Book Review: Unveiling the Power of Words

In a global driven by information and connectivity, the power of words has be evident than ever. They have the capability to inspire, provoke, and ignite change. Such may be the essence of the book **Mortgage Rates Discount On Sale**, a literary masterpiece that delves deep to the significance of words and their effect on our lives. Published 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 effect on readers.

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## **Mortgage Rates Discount On Sale Introduction**

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