HOW DO DISCOUNT POINTS





DISCOUNT POINTS ARE PREPAID INTEREST

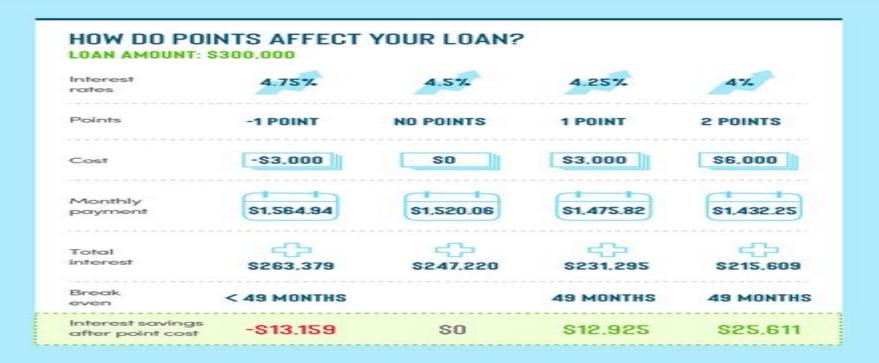
Discount points are prepaid interest which allows the borrower to obtain a lower interest rate.



each point costs 1% of the amount borrowed

-0

EACH POINT TYPICALLY LOWERS THE INTEREST RATE CHARGED BY A QUARTER PERCENT



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.

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