

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 Coupon

Léo Pomar

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Securitization of Financial Assets Kravitt, 2012-12-18

Basics of Mortgage-Backed Securities Joseph Hu, 2001-01-15

The purpose of Basics of Mortgage Backed Securities is to provide readers with a fundamental understanding of mortgage securities as an integral part of investment in fixed income securities The second edition of this MBS classic provides the latest information on the U S residential mortgage market adjustable rate mortgages and mortgage pass throughs relative value analyses and performance characteristics Dr James Hu discusses the major changes within the mortgage market that may affect the fundamentals of mortgage securities Some of these are the recovery of the REMIC market after its collapse the flourish of private label securities the growth of equity loan backed securities and its establishment as a member of the fixed income securities family Also included are additional historical data for all exhibits Mortgage pre payment dollar rolls and private label mortgage backed securities are also addressed

Adequacy of Examination Levels and Compensation

(Examination, Audit and Review Task Force) United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance. Examination, Audit, and Review Task Force, 1989

The Handbook of Mortgage-Backed Securities, 7th Edition Frank J. Fabozzi, 2016-08-11

This edition of The Handbook of Mortgage Backed Securities the first revision following the subprime mortgage crisis is designed to provide not only the fundamentals of these securities and the investment characteristics that make them attractive to a broad range of investors but also extensive coverage on the state of the art strategies for capitalizing on the opportunities in this market The book is intended for both the individual investor and the professional manager The volume includes contributions from a wide range of experts most of whom have been actively involved in the evolution of the mortgage backed securities market

Asset Securitization Joseph C. Hu, 2011-06-01 Asset Securitization is intended for beginners and market professionals alike who are interested in learning about asset securitization its concepts and practices It is designed so that the readers will come away with a fundamental but comprehensive understanding of the asset securitization market As such the book aims to provide a review of the market s development necessary framework potential benefits and detailed descriptions of major asset securitization products Part I of the book which consists of four chapters will discuss the fundamental concepts the funding efficiency the market participants and the potential benefits of asset securitization An analysis of mortgage finance will be provided in Part II which consists of six chapters that cover a variety of topics from the description of many different types of residential mortgages to the securitization of different types of residential mortgages including the now infamous sub prime mortgages Also included are important topics such as prepayments cash flow structure maturity and credit tranching and the trading and relative value of the various mortgage backed securities The three chapters in Part III will explain the other major asset securitization products such as commercial mortgage backed securities credit card receivable backed securities auto loan backed securities and collateralized bond obligations Part IV has

two chapters one reviews the collapse and the potential recovery of the asset securitization market and the other describes the asset securitization efforts in Japan Australia Taiwan and China Extensive tables and charts are presented to help illustrate a concept or describe a product Neither analytical discussions nor investment strategies of the various asset backed securities are included as they are not the focus of this book **The Handbook of Fixed Income Securities** Frank J. Fabozzi,1997 This updated and revised edition of editor Frank J Fabozzi s classic resource includes the most current information available about fixed income securities how to evaluate this information and how it can be used to enhance returns In particular there is updated and expanded coverage on bond market indexes the high yield bond market international bond markets and instruments brady bonds standard poor s sovereign ratings criteria high yield analysis of emerging markets debt mortgages and overview of mortgage backed securities collateralized mortgage obligations nonagency CMOs commercial mortgage backed securities auto loan backed securities home equity loans HELs and HEL backed securities manufactured housing backed ABS credit card ABS evaluating amortizing ABS a primer on static spread global corporate bond portfolio management and international bond investing and portfolio management BOOK JACKET Title Summary field provided by Blackwell North America Inc All Rights Reserved Audits of Savings Institutions ,1992

Advances & Innovations in the Bond and Mortgage Markets Frank J. Fabozzi,1989 **The Handbook of Mortgage-Backed Securities** Frank J. Fabozzi,2005-12-30 The definitive MBS guide with fully updated material on the latest mortgage backed products methods models and portfolio strategies By providing hands on information vital to market participants previous editions of The Handbook of Mortgage Backed Securities were instrumental in fueling the growth of the mortgage backed securities market The sixth edition contains all the elements that made previous editions so successful and influential and provides you with more than 25 new chapters on topics including collateralized mortgage obligations prepayment derivatives loan level determinants of repayments new approaches to MBS valuation and a survey of non U S mortgage rates *Commercial and Financial Chronicle Bankers Gazette, Commercial Times, Railway Monitor and Insurance Journal* ,1878 **Outlook** Alfred Emanuel Smith,Francis Walton,1871 *Railway Locomotives and Cars* ,1877 *Annual Report of the American Historical Association* American Historical Association,1894 **Mortgage Banking** ,1992 **The Commercial & Financial Chronicle and Hunt's Merchants' Magazine** ,1879 *Bradshaw's railway almanack, directory, shareholders' guide, and manual* George Bradshaw,1848 **Senate documents** ,1888 *The New York Supplement* ,1897 *Bank Management* ,1991 *Reports Containing the Cases Determined in All the Circuits from the Organization of the Courts* ,1897

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