

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 Customer Service

JL Elias



Mortgage Rates Discount Customer Service:

Unveiling the Energy of Verbal Art: An Psychological Sojourn through **Mortgage Rates Discount Customer Service**

In some sort of inundated with displays and the cacophony of instant communication, the profound energy and psychological resonance of verbal artistry frequently fade in to obscurity, eclipsed by the regular barrage of sound and distractions. However, nestled within the lyrical pages of **Mortgage Rates Discount Customer Service**, a fascinating function of fictional beauty that pulses with organic emotions, lies an unforgettable trip waiting to be embarked upon. Published by way of a virtuoso wordsmith, this mesmerizing opus instructions readers on a psychological odyssey, lightly revealing the latent potential and profound influence embedded within the delicate internet of language. Within the heart-wrenching expanse with this evocative examination, we shall embark upon an introspective exploration of the book is main styles, dissect their charming publishing type, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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Mortgage Rates Discount Customer Service Introduction

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