

# 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

**Christian G. Meyer**



**Mortgage Rates Discount Customer Service:**

## **Mortgage Rates Discount Customer Service** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Mortgage Rates Discount Customer Service**," compiled by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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### **Table of Contents Mortgage Rates Discount Customer Service**

1. Understanding the eBook Mortgage Rates Discount Customer Service
  - The Rise of Digital Reading Mortgage Rates Discount Customer Service
  - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Discount Customer Service
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Mortgage Rates Discount Customer Service
  - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Discount Customer Service
  - Personalized Recommendations
  - Mortgage Rates Discount Customer Service User Reviews and Ratings
  - Mortgage Rates Discount Customer Service and Bestseller Lists

5. Accessing Mortgage Rates Discount Customer Service Free and Paid eBooks
  - Mortgage Rates Discount Customer Service Public Domain eBooks
  - Mortgage Rates Discount Customer Service eBook Subscription Services
  - Mortgage Rates Discount Customer Service Budget-Friendly Options
6. Navigating Mortgage Rates Discount Customer Service eBook Formats
  - ePub, PDF, MOBI, and More
  - Mortgage Rates Discount Customer Service Compatibility with Devices
  - Mortgage Rates Discount Customer Service Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Mortgage Rates Discount Customer Service
  - Highlighting and Note-Taking Mortgage Rates Discount Customer Service
  - Interactive Elements Mortgage Rates Discount Customer Service
8. Staying Engaged with Mortgage Rates Discount Customer Service
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Mortgage Rates Discount Customer Service
9. Balancing eBooks and Physical Books Mortgage Rates Discount Customer Service
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Mortgage Rates Discount Customer Service
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Mortgage Rates Discount Customer Service
  - Setting Reading Goals Mortgage Rates Discount Customer Service
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Mortgage Rates Discount Customer Service
  - Fact-Checking eBook Content of Mortgage Rates Discount Customer Service
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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