

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.

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Patrick J. Rohan



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Snap Shots ,1908 SNAP 15 Practice Sets and Solved Papers Book for 2021 Exam with Latest Pattern and Detailed Explanation by Rama Publishers Rama Publishers,2021-11-15 Book Type Practice Sets Solved Papers About Exam Symbiosis National Aptitude SNAP Test is an important National Level MBA Entrance test for MBA admission in 16 Symbiosis MBA colleges accepting SNAP 2021 score It is considered as one of the major entrance exams after CAT and XAT Exam Pattern The SNAP exam pattern comprises three sections General English Analytical Logical Reasoning and Quantitative Data Interpretation Data Sufficiency The General Awareness section has been scrapped The duration of SNAP 2021 exam will be 60 minutes The total number of questions in the SNAP 2021 exam will be 60 General English section will have 15 questions Quantitative Data Interpretation Data Sufficiency will have 20 questions Analytical Logical Reasoning will have 25 questions Each question will carry one mark For each wrong attempt 1/4th 0.25 marks will be deducted There will be no deduction of marks for unattempted questions Total marks of SNAP 2021 will be 60 Negative Marking 0.25 Conducting body Symbiosis International University SIU *Weekly World News ,1995-11-21* Rooted in the creative success of over 30 years of supermarket tabloid publishing the Weekly World News has been the world's only reliable news source since 1979 The online hub www.weeklyworldnews.com is a leading entertainment news site **Consumers Digest ,2001** **Moody's Magazine ,1905** **Business Week ,2001** *The Sale Catalogues of British Government Publications, 1836-1921* Great Britain. Her Majesty's Stationery Office,1977 **New York Magazine ,1992-02-24** New York magazine was born in 1968 after a run as an insert of the New York Herald Tribune and quickly made a place for itself as the trusted resource for readers across the country With award winning writing and photography covering everything from politics and food to theater and fashion the magazine's consistent mission has been to reflect back to its audience the energy and excitement of the city itself while celebrating New York as both a place and an idea **The Redistribution Recession** Casey B. Mulligan,2012-11-29 Major subsidies and regulations intended to help the poor and unemployed were changed in more than a dozen ways after 2007 Economist Casey B Mulligan argues that many of these changes were reasonable reactions to economic events with the intention of helping people endure the recession but they also reduced incentives for people to work and businesses to hire He measures the startling changes in implicit tax rates that resulted from a labyrinth of new and expanded social safety net programs and quantifies the effects of these changes on the labor market and the economy He also reveals how borrowers can expect their earnings to affect the amount that lenders will forgive in debt renegotiation and how this has acted as a massive implicit tax on earning He explains how redistribution in the forms of subsidies taxes and minimum wage laws profoundly altered the path of the economy and made the recent recession one of the deepest and longest in decades The Redistribution Recession is a controversial clear cut and thoroughly researched analysis of the effects of various government policies on the labor market It offers ground breaking interpretations and precise explanations of the interplay between

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