

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

Annelies Wilder-Smith



Mortgage Rates Discount Customer Service:

Plunkett's Real Estate & Construction Industry Almanac 2008: Real Estate & Construction Industry Market Research, Statistics, Trends & Leading Companies Jack W. Plunkett, 2008-05 Provides detailed analysis and statistics of all facets of the real estate and construction industry including architecture engineering property management finance operations mortgages REITs brokerage construction and development Includes profiles of nearly 400 firms *Freddie Mac Reports* ,1990

Office of Thrift Supervision Journal ,1990 *Federal Register* ,2012-09 Statistical Reference Index ,1980

Graphic Design as Communication Malcolm Barnard, 2013-07-04 What is the point of graphic design Is it advertising or is it art What purpose does it serve in our society and culture Malcolm Barnard explores how meaning and identity are at the core of every graphic design project and argues that the role and function of graphic design is and always has been communication Drawing on a range of theoretical approaches including those of Derrida Saussure Foucault and Barthes and taking examples from advertising magazines illustration website design comics greetings cards and packaging *Graphic Design as Communication* looks at how graphic design contributes to the formation of social and cultural identities Malcolm Barnard discusses the ways in which racial ethnic groups age groups and gender groups are represented in graphic design as well as how images and texts communicate with different cultural groups He also explores how graphic design relates to both European and American modernism and its relevance to postmodernism and globalisation in the twenty first century and asks why when graphic design is such an integral part of our society and culture it is not acknowledged and understood in the same way that art is **The Law Times** ,1875 **Consumer Financial Services Litigation** ,1997 **Consumer Credit Protection Act** United States. Congress. House. Committee on Banking and Currency. Subcommittee on Consumer Affairs, 1967 *Consumer Finance News* ,1922 **American Bankers Association Journal** ,1930 **Poor's Cumulative Service** ,1927 Bulletin ,1997 The Commercial & Financial Chronicle ... ,1916 The Accountant ,1883 **The Insurance Press** ,1922 **Consumer Union Reports** ,1965 United States Investor ,1927 **Moody's Manual of Railroads and Corporation Securities** ,1920 **Sadowski v. General Discount Corp.**, 295 MICH 340 (1940) ,1940 42

Unveiling the Magic of Words: A Overview of "**Mortgage Rates Discount Customer Service**"

In some sort of defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**Mortgage Rates Discount Customer Service**," a mesmerizing literary masterpiece penned by a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve in to the book is central themes, examine its distinctive writing style, and assess its profound affect the souls of its readers.

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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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