

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

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Mortgage Rates Discount Customer Service:

Whispering the Strategies of Language: An Psychological Journey through **Mortgage Rates Discount Customer Service**

In a digitally-driven earth wherever displays reign supreme and immediate connection drowns out the subtleties of language, the profound techniques and psychological subtleties hidden within words usually get unheard. However, set within the pages of **Mortgage Rates Discount Customer Service** a charming literary value sporting with organic thoughts, lies an exceptional quest waiting to be undertaken. Composed by an experienced wordsmith, that enchanting opus attracts readers on an introspective trip, delicately unraveling the veiled truths and profound affect resonating within the material of each and every word. Within the emotional depths with this moving review, we shall embark upon a genuine exploration of the book is key styles, dissect its interesting writing fashion, and fail to the powerful resonance it evokes strong within the recesses of readers hearts.

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