

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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Zhe Xu



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Table of Contents Mortgage Rates Discount Download

1. Understanding the eBook Mortgage Rates Discount Download
 - The Rise of Digital Reading Mortgage Rates Discount Download
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates Discount Download
 - 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 Download
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates Discount Download
 - Personalized Recommendations
 - Mortgage Rates Discount Download User Reviews and Ratings
 - Mortgage Rates Discount Download and Bestseller Lists

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 - Participating in Virtual Book Clubs
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 - Minimizing Distractions
 - Managing Screen Time
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 - Setting Reading Goals Mortgage Rates Discount Download
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Mortgage Rates Discount Download
 - Fact-Checking eBook Content of Mortgage Rates Discount Download
 - 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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