

Discount Points

A **discount point** is a fee paid by the mortgagor (borrower) to lower the interest rate on a mortgage.

- **One point COSTS 1% of the loan amount**, BUT the original interest rate does not drop by one percent. One point **DOES NOT EQUAL** 1% of interest.
- **One point = 0.125% of interest**, meaning the original interest rate will only drop by 0.125% per point purchased.

1 Discount Point:	
COST:	1% of the loan
EFFECT:	Lowers the % rate by 0.125%

Point = Percentage of Interest	
1 pt = 0.125%	5 pts = 0.625%
2 pts = 0.250%	6 pts = 0.750%
3 pts = 0.375%	7 pts = 0.875%
4 pts = 0.500%	8 pts = 1.000%

$\text{Loan Amount} \times \text{Number of Points in \%} = \text{Discount Points in \$}$

$\text{Discount Points in \$} / \text{Loan Amount} = \text{Number of Points in \%}$

$\text{Discount Points in \$} / \text{Number of Points in \%} = \text{Loan Amount}$

Amortization Tables

Formulas:

$(\text{Payment} / \text{Amortization Factor}) \times \$1,000 = \text{Loan}$

$(\text{Loan amount} / \$1000) \times \text{Amortization Factor} = \text{Payment}$

Amortization Factor: Interest Rate intersected with Term

<i>EXAMPLE: Monthly Payment per \$1,000 on Fixed-rate, Fully-amortized Loans</i>				
Rate	10-year term	15-year term	30-year term	40-year term
4%	10.125	7.397	4.775	4.180
5%	10.607	7.908	5.369	4.822
6%	11.102	8.439	5.996	5.503
7%	11.611	8.989	6.653	6.215
8%	12.133	9.557	7.338	6.954

**You do not need to memorize the amortization table. One will be provided to you during the exam.*

Applied Real Estate Math

George E. Engstrom



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