

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

Marco Casella



Applied Real Estate Math:

Reviewing **Applied Real Estate Math**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Applied Real Estate Math**," an enthralling opus penned by a highly acclaimed wordsmith, readers embark on an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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