

When Should I Purchase Discount Points?

Yes

- Planning on owning the house at least twice of the breakeven point, this will ensure you double your money.
- Looking to offset W2 Tax Wages with and itemized return. Discount points fall under the IRS Tax Code as a deductible item for your tax returns.
- In nearly every low risk long timeframe investment timeline a savvy investor can determine the length of time of holding an investment vehicle.
- Excess liquid assets & savvy investor looking to place funds for a long-term low risk hold with a moderate hold.

No

- Unable to determine the length of time you plan on holding the asset/home.
- In a declining interest rate market where interest rates are lowering for 2 fiscal quarters in a row.
- Potentially having life changing event that would lead to the sale of a home prematurely the breakeven point.

Examples:

- | | |
|---|---|
| <input type="checkbox"/> Getting Married | <input type="checkbox"/> Changing Careers |
| <input type="checkbox"/> Thinking About Divorce | <input type="checkbox"/> Changing Employment Positions |
| <input type="checkbox"/> Having Kids | <input type="checkbox"/> Normal Source Of Income Is Declining |
| <input type="checkbox"/> Attending College | <input type="checkbox"/> Never Owned A Home |
| <input type="checkbox"/> <6 Months Reserves PITI | <input type="checkbox"/> Opening A Business |
| <input type="checkbox"/> <6 Months Reserves All Personal Expenses | <input type="checkbox"/> First Time Investor |

Statically Odds are not in your favor to recoup your costs and the bank will receive a payoff ahead of your financial goals for this investment.