

## 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%

Loan Amount x Number of Points in % = Discount Points in \$

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

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

## Amortization Tables

*Formulas:*

(Payment / Amortization Factor) x \$1,000 = Loan

(Loan amount / \$1000) x Amortization Factor = 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

**Chicago (Ill.). Board of Education**

## **Applied Real Estate Math:**

**Applied Real Estate Math** Joseph H. Polley, 1980      *The Frugal Real Estate Investor* Aki Suzuki, 2020-11-20 A modern practical guide to buy your first rental property without losing your shirt If you are looking for a comprehensive and trustworthy resource for investing in rental properties start with this book The Frugal Real Estate Investor shares the most important lessons learned from a real estate investor's true experience of buying a rental income property for the first time and being successfully profitable from day one The Frugal Real Estate Investor is full of practical advice from an active real estate investor with his own skin in the game minus the unnecessary real estate hype or sales talk This book has three parts covering a broad range of topics for real estate investors new and old Part one focuses on effective strategies to strengthen personal finances at home before diving into real estate investing Part two takes a holistic look at foundational concepts and tools to build a solid grounding to invest in real estate with confidence Part three takes the foundational concepts from the earlier parts into action by providing a hands on repeatable approach for buying and managing rental properties For the starting investor this book will provide inspiration and a solid playbook to help invest more wisely For the seasoned investor the hands on tips from a fellow real estate investor should provide alternative tips and insights For everyone else the lessons in this book will help you to build more stability resilience and peace of mind into your personal and professional finances regardless of whether you ultimately decide to buy a rental property or not      [Illinois Real Estate License Exam Prep](#)

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consists of ten national practice tests three state practice tests and one state exam sample test The practice tests are roughly 50 questions in length and the sample test is 100 questions The test questions are designed to cover the content covered by the law reviews which reinforces your learning of the total body of information tested by your state exam The questions are direct to the point and designed to test your understanding When you have completed a given test you can check your answers against the answer key in the appendix You may also note that each question's answer is accompanied by a brief explanation or rationale to further reinforce your understanding In the end as you know it's all up to you Unlike other publications we are not going to tell you that using this book will guarantee that you pass your state exam It still takes hard work and study to pass But we have done our best here to get you ready Following that the most we can do is wish you the best of success in taking and passing your Illinois real estate exam So good luck For students looking for a more comprehensive Illinois principles textbook we publish **Principles of Real Estate Practice in Illinois** **Real Estate Mathematics** Kenneth M. Lusht,1986 **The Real Estate Math Handbook** Jamaine Burrell,2007 Real estate math skills are an integral part of becoming a truly successful investor In no time you will be calculating such things as real estate investment analysis valuation of income property valuation of commercial real estate vacancy loss projections pay back period time value of money amortisation schedule calculations mortgage pay off cash flow net income loss option pricing conversions mark up discount lease vs buy analysis evaluate tax sales project income potential and cash flow using Excel and other financial software programs master the art of property valuation and other financial calculations and tools **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1977 *Practice in Real Estate Mathematics* Marilyn Floberg,1975 Real Estate Mathematics Study Manual and Reference Book John Robert Johnsich,1975 **Illustrated Manual in Mathematics for Grades 7 and 8** Chicago (Ill.). Board of Education,1922 Indiana Real Estate Commission, Statute and Rules ,1994 *Indiana Register* ,1990 *Real Estate Math Exam* Blueocean Experts,2024-03 With the help of this comprehensive introduction to real estate maths you may pass the real estate licence exam The most comprehensive guide for tackling the difficult math problems on the test is Real Estate Math Exam A Precision Guide to Acing the Real Estate Test This book which focuses on the Math Behind the Market demystifies intricate computations and offers the shortcuts required to succeed This book written by specialists in the field of real estate education simplifies difficult mathematical ideas into manageable chunks Our thorough coverage ensures no subject is overlooked whether you're a beginner or just trying to brush up on your knowledge You will acquire the precision and agility to handle any task easily from simple mathematics to intricate financial analysis Highlights include Step by step solutions to typical exam questions Strategies for quick and accurate calculation Essential formulas and metrics explained Practice problems with detailed explanations 21 Practice exams and more than 400 questions and explanations This guide designed explicitly for aspiring real estate professionals focuses on laying the groundwork for a prosperous career in the real estate

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