

Jason Ruedy, of The Home Loan Arranger, Advises Homeowners to Consider Consolidating Debt with Today's Higher Rates

Jason Ruedy, Leading Mortgage Expert, Warns Homeowners of the Risks of Holding onto Lower Mortgage Rates while Struggling with Debt

DENVER, COLORADO, USA, April 25, 2024 /EINPresswire.com/ -- As the housing market continues to experience fluctuating interest rates, <u>homeowners</u> are facing a tough decision: hold onto their lower mortgage rates or consolidate their debt with today's higher rates. According to Jason Ruedy, President and CEO of The Home Loan Arranger, many homeowners are struggling to manage their debt and may actually benefit from consolidating now, with the hope of lower rates in the future.

Ruedy, a leading expert in the mortgage industry, has seen a growing trend of homeowners trying to hold onto their lower mortgage rates while simultaneously struggling to manage their debt. This can lead to financial strain and even missed payments, putting homeowners at risk of foreclosure. Ruedy believes that <u>consolidating debt</u> with today's higher rates may actually be a smarter move for some homeowners.



Jason Ruedy



"Consolidating debt with higher rates may seem counterintuitive, but it can actually save

homeowners money in the long run," says Ruedy. "By consolidating, homeowners can lower their monthly payments and have more manageable debt. Homeowners could see 1,2 or 3k per month savings. And with the current economic climate, there is a good chance that rates will lower in the future, potentially saving homeowners even more money."

Ruedy advises homeowners to carefully consider their options and consult with a trusted financial advisor before making any decisions. He also stresses the importance of staying informed and keeping an eye on the market to take advantage of any potential rate drops in the future. With his extensive knowledge and experience in the mortgage industry,



Ruedy hopes to help homeowners make the best financial decisions for their individual situations.

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As the housing market continues to evolve, it is important for homeowners to stay informed and make strategic decisions when it comes to their mortgage and debt. Jason Ruedy, President and CEO of The Home Loan Arranger, offers valuable insights and advice for homeowners facing these tough decisions. Consolidating debt with today's higher rates may not be the right choice for everyone, but it is certainly an option worth considering.

The Home Loan Arranger was established by seasoned

<u>mortgage expert</u> Jason M. Ruedy with the goal of offering prompt, dependable mortgage solutions. Acknowledged for its creative methodology and quick turnaround times, the organization works to increase the number of individuals who can afford homeownership and financial flexibility.

Contact Jason M. Ruedy via (303) 862-4742), Jason@TheHomeLoanArranger.com for a competitive mortgage quote or visit <u>https://www.thehomeloanarranger.com/</u> to learn more. To learn more about Jason Ruedy visit - <u>www.aboutjasonruedy.com</u>

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