

Jason Ruedy, President, of The Home Loan Arranger Says Homeowners Struggle as Mortgage Rates Reach Unprecedented Highs

Jason Ruedy, President of The Home Loan Arranger, states that homeowners are facing challenges as mortgage rates hit record highs

DENVER, CO, UNITED STATES, January 28, 2025 /EINPresswire.com/ -- Denver, CO - Jason Ruedy, President and CEO of The Home Loan Arranger, a top mortgage lender, states that the increasing cost of living is putting significant pressure on

Colorado homeowners. With mortgage rates at an all-time high, homeowners are struggling to keep up with the increasing expenses of daily life. From high inflation to rising insurance, real estate taxes, gas, and electric prices, homeowners are paying the price and desperately need a break. Ruedy suggests that Federal Reserve Chairman Jerome Powell could address elevated mortgage rates by having the government purchase mortgage-backed securities. This action could result in a decrease in the 10-year yield on Treasury bonds, subsequently lowering mortgage rates.

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According to recent data, the average mortgage rate slips below 7%, falling for first time in 5 weeks. Higher

mortgage rates have been a major burden for homeowners, who are already facing financial challenges due to the rising cost of living. Many are now forced to use their hard-earned equity to consolidate debt, further adding to their financial strain. Ruedy indicates that the cash-out refinance option is highly sought after by homeowners looking to merge their debts into a more manageable monthly payment. This product is also offered for [Conventional](#), [FHA](#), and [VA](#) home loans, according to Ruedy.

The Federal Reserve plays a crucial role in determining interest rates, and it is time for them to take action. Homeowners across the country are calling for the Federal Reserve to lower interest



rates, and fast. With the cost of living becoming increasingly unaffordable, homeowners are struggling to make ends meet. The burden of high mortgage rates is only adding to their financial woes, and immediate action is needed to provide relief.

As homeowners continue to face the consequences of high mortgage rates, it is clear that something needs to be done. The Federal Reserve must take into account the struggles of homeowners and lower interest rates to provide much-needed relief. It is time for the government to step in and help ease the financial burden on hardworking homeowners. The time for action is now, and homeowners are counting on the Federal Reserve to make the necessary changes.

To follow The Home Loan Arranger in Instagram visit - <https://www.instagram.com/thehomeloanarranger/>

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