

# Jason Ruedy, Denver, CO, Encourages Homeowners to Utilize 90% Loan to Value Cash-Out Refinance to Consolidate Debt

*Jason Ruedy, Denver, CO, Suggests That Homeowners Consider a Cash-Out Refinance With a 90% Loan-to-Value Ratio As a Strategy for Debt Consolidation*

DENVER , CO, UNITED STATES, May 14, 2025 /EINPresswire.com/ -- Jason Ruedy, Denver, CO mortgage expert, highlights the alarming rise in consumer [debt](#), which has reached a staggering 1.25 billion dollars, coupled with average interest rates around 30%. This financial strain is becoming increasingly challenging for [homeowners](#) to navigate. In response, Ruedy encourages homeowners to consider the 90% loan-to-value cash-out refinance option, which does not require private [mortgage insurance](#). This strategy can help consolidate debt and reduce financial pressure.

The 90% loan to value product allows homeowners to use 90% of their home's value, compared to the traditional 80% loan to value, to consolidate their debt. This means that homeowners can access more of their home's equity to pay off high-interest debts such as credit card balances, personal loans, and student loans. By consolidating these debts into one manageable monthly payment, homeowners can save thousands of dollars in interest and potentially improve their credit score.

According to Ruedy, this is a great opportunity for homeowners to take control of their finances and reduce their debt burden. "With the 90% loan to value cash-out refinance, homeowners can



Jason M Ruedy



The Home Loan Arranger



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*Jason Ruedy*

access more of their home's equity and use it to pay off high-interest debts. This not only saves them money in the long run but also simplifies their monthly payments and helps improve their overall financial health," he explains.

Ruedy also emphasizes the importance of taking action now, as interest rates are lower. "With interest rates lower than January 2025, now is the time for homeowners to take advantage of this opportunity and consolidate their debt. It's a smart financial move that can provide long-term benefits and peace of mind," he adds.

In conclusion, Jason Ruedy is encouraging homeowners to consider the 90% loan to value cash-out refinance as a viable option to consolidate their debt and improve their financial situation. With consumer debt at an all-time high and interest rates on the rise, this is a timely opportunity for homeowners to take control of their finances and secure a better future.

JASON RUEDY

THE HOME LOAN ARRANGER

+1 303-862-4742

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