

Jason Ruedy, The Home Loan Arranger Sees Surge in Homeowners Refinancing and Consolidating First & Second Mortgages

Jason Ruedy, Denver, CO, has noted a growing trend among homeowners who are merging their first and second mortgages in response to declining interest rates

DENVER, CO, UNITED STATES, May 22, 2025

/EINPresswire.com/ -- Jason Ruedy, Denver, CO - As [mortgage rates](#) continue to drop, homeowners with both first and [second mortgages](#) are looking for ways to take advantage of these lower rates. According to Jason Ruedy, also known as the Home Loan Arranger, combining these loans into one can be a smart move for homeowners, especially those with adjustable rate home equity lines of credit ([HELOC](#)).

Ruedy, a mortgage expert with over 33 years of experience, explains that many homeowners are currently paying high interest rates on their HELOCs, which can be as high as 10%. In addition, their first mortgage rates may also be higher than the current rates available. By combining these two loans into one, homeowners can potentially save thousands of dollars in interest payments over the life of the loan.



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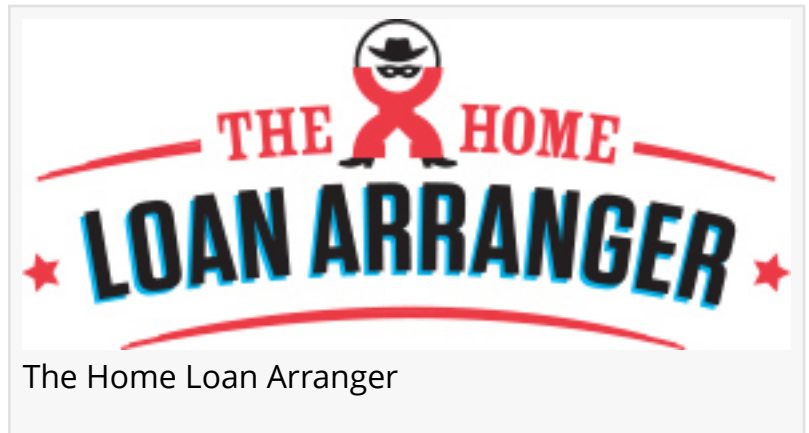
As the housing market continues to fluctuate, homeowners are looking for ways to save money and secure their financial future.”

Jason Ruedy

HELOC rates are generally variable, which means they can rise over time, whereas 30-year fixed mortgage rates are currently lower than they were at the start of the year, according to Ruedy. If your HELOC rate exceeds 10% and your primary mortgage rate is above 6%, it may be an opportune moment to consolidate these loans into a single one with a more favorable rate. This strategy could lead to substantial long-term savings.

For homeowners looking to take advantage of the current

low mortgage rates, Ruedy recommends consulting with a trusted mortgage professional to explore their options for combining their first and second mortgages. With his expertise and experience, Ruedy is dedicated to helping homeowners make informed decisions about their mortgages and achieve their financial goals.



For more information on Jason Ruedy and his services, visit his website at www.jasonruedy.com

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