

## The Home Loan Arranger, Sees Massive Success with 90% Cash-Out Refinance with No PMI

Jason Ruedy, The Home Loan Arranger, Discusses How 90% Cash-Out Refinance with No PMI Can Help Homeowners Eliminate High-Interest Debt

DENVER, CO, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- Jason Ruedy, also known as The Home Loan Arranger and widely regarded as Colorado's premier mortgage expert, is highlighting the overwhelming success and growing popularity of the 90% cash-out refinance with no PMI (Private Mortgage Insurance) — a powerful mortgage solution that has quickly become one of the most in-demand options for debt consolidation and home equity refinancing in Denver.

Ruedy says he's seeing a significant surge in Denver homeowners turning to this innovative refinance strategy to access more equity, consolidate <a href="https://district.nih.google.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.credit.com/high-interest.com/h



"This product has exceeded every expectation," says Ruedy. "Homeowners are taking advantage of the ability to tap into more equity — 10% more than most conventional refinance programs — and eliminate costly mortgage insurance. Over the life of the loan, this can mean tens of thousands of dollars in savings."



We're helping Colorado families save money, reduce debt, and take control of their finances,"

Jason Ruedy

☐ 90% Cash-Out Refinance: A Game-Changer for Denver Homeowners

The 90% LTV cash-out refinance with no PMI allows homeowners to access up to 90% of their home's equity — compared to the standard 80% cap — without paying for

private mortgage insurance. This expanded access to equity means homeowners in the Denver

housing market can:

Consolidate high-interest credit card debt into one manageable, low-interest monthly payment

Lower monthly expenses and improve cash flow

Pay off personal loans, medical bills, or student loans using their home equity



Fund major home improvements or renovations

Avoid PMI costs, which can total hundreds of dollars per month

This solution is becoming especially popular among Denver homeowners looking for debt consolidation refinance solutions to pay off expensive revolving debt or eliminate financial stress. In an era of rising costs and economic uncertainty, home equity refinancing has emerged as one of the most effective ways to take control of household finances and build long-term financial stability.

☐ Why Denver Borrowers Are Choosing the 90% Cash-Out Refinance

"We're helping Colorado families save money, reduce debt, and take control of their finances," Ruedy explains. "It's one of the most powerful mortgage solutions available today — and the demand we're seeing in Denver for cash-out debt consolidation loans reflects just how valuable it is to homeowners."

Traditional refinance products typically cap loan-to-value (LTV) ratios at 80%, limiting how much equity borrowers can access. The 90% cash-out refinance changes that dynamic, enabling borrowers to leverage significantly more of their property's value without PMI — often resulting in lower monthly payments, faster debt payoff, and substantial long-term savings.

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## Χ Other

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