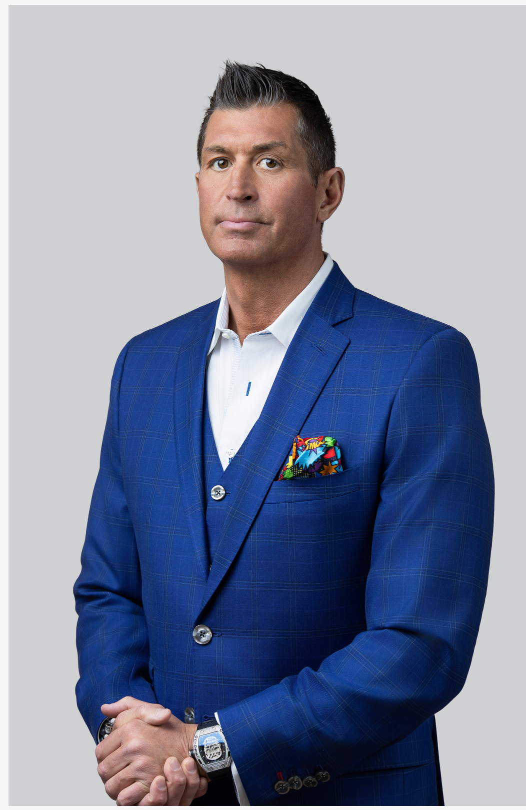
Jason Ruedy, The Home Loan Arranger, Advises Homeowners to Look Beyond Interest Rates When Refinancing

Jason Ruedy, The Home Loan Arranger, Urges Homeowners to Compare Lenders for Better Rates, Lower Costs, and Faster Closings



SAN DIEGO, CA, UNITED STATES, October 15, 2025 /EINPresswire.com/ -- With mortgage rates moving down, many homeowners are taking advantage of the opportunity to refinance and lower their monthly payments. However, Jason Ruedy, also known as The Home Loan Arranger, cautions homeowners to not only focus on the interest rate, but also consider closing costs and the speed of the closing process.

According to Ruedy, many homeowners make the mistake of solely focusing on the interest rate when refinancing. This can result in them paying more in closing costs and potentially waiting longer for the closing to be completed. Ruedy advises homeowners to shop around and compare rates, closing costs, and the estimated time it will take to close.

"Homeowners should not settle for the first offer they receive," says Ruedy. "It's important to shop around and compare rates from different lenders. This not only ensures that you are getting the best rate, but also the lowest closing costs and a faster closing process."

> Homeowners should ask potential lenders about their estimated closing time," advises Ruedy”
>
> *Jason Ruedy*

Ruedy also emphasizes the importance of considering the time it will take to close when choosing a lender. “Time is money,” Ruedy says. While some lenders may offer lower rates, they may also have longer closing times. This can be a major inconvenience for homeowners, especially if they are in a time-sensitive situation.

"Homeowners should ask potential lenders about their estimated closing time," advises Ruedy. "Some lenders may take 30 days or more to close, while others can close in as little as two weeks. This can make a big difference, especially for those who are looking to refinance quickly."

The Home Loan Arranger

With the current low mortgage rates, many homeowners are taking the opportunity to save money on their monthly payments. However, Ruedy reminds homeowners to not overlook the importance of shopping around for the best overall deal, including rates, closing costs, and closing time. By doing so, homeowners can ensure that they are making the most financially sound decision for their situation.

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