Jason Ruedy Helps Philadelphia Homeowners Eliminate High-Interest Debt With Cash-Out Refinancing

Jason Ruedy, The Home Loan Arranger says now is the time for Philadelphia homeowners to consolidate debt, cut payments, and build financial stability

The Home Loan Arranger

PHILDELPHIA, PA, UNITED STATES, November 25, 2025 /EINPresswire.com/ -- Jason Michael Ruedy, President of The Home Loan Arranger, ranked in the Top 1% of loan originators nationwide and a 33-year mortgage industry veteran, says that as the cost of living surges and consumer debt reaches all-time highs, homeowners across Philadelphia are facing overwhelming financial pressure. In response, Ruedy is seeing a sharp spike in cash-out refinance and debt-consolidation applications as homeowners look to regain control of their monthly budgets.

> Families are being crushed under credit card interest rates as high as 35%," Ruedy explains"
>
> *Jason Ruedy*

“Families are being crushed under credit card interest rates as high as 35%,” Ruedy explains. “Most unsecured debt is far more expensive than today’s mortgage rates. That’s why Philadelphia homeowners are turning to cash-out refinancing to combine their debts into one payment and often save hundreds every month.”

 Cash-Out Refinancing Surges in Philadelphia

With home equity at strong levels throughout the Philadelphia metro area, homeowners are using cash-out refinances to:

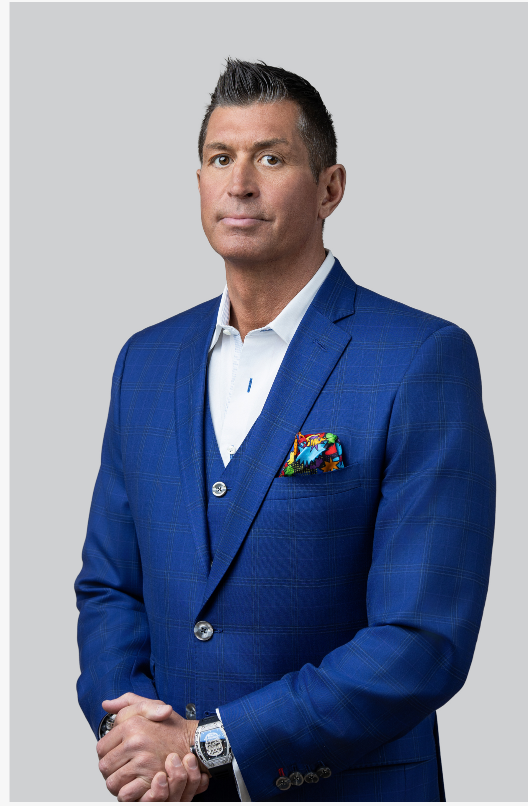
Pay off high-interest credit cards

Eliminate personal loans and medical bills

Consolidate multiple debts into one lower monthly payment

Improve cash flow and reduce financial stress

Fund home improvements without taking on costly personal loans



“Many of our Philadelphia clients are saving tens of thousands of dollars in interest,” Ruedy says. “A cash-out refinance is one of the smartest financial moves a homeowner can make in today’s environment.”

 Why Philadelphia Homeowners Are Moving Fast

With 33 years of experience and thousands of successful closings, Jason Ruedy has built a reputation for delivering fast results, clear guidance, and significant monthly savings for homeowners. Through The Home Loan Arranger, he specializes in:

Cash-out refinance loans

Debt consolidation mortgages

HELOC options

Custom refinance plans tailored to homeowners’ financial goals

Ruedy stresses that timing is everything, especially as mortgage rates remain lower than most consumer debt and Philadelphia home values stay elevated.

“This is a rare window,” Ruedy says. “Homeowners can use their equity while it’s strong, eliminate high-interest debt, and lower their monthly burden before rates shift again.”

Bottom Line for Philadelphia Homeowners

“Don’t let 30%–35% interest rates dictate your financial future,” says Ruedy. “A strategic cash-out refinance can transform your budget — and for many Philadelphia families, it’s the single most impactful financial move they’ll make this year.”

About Jason M. Ruedy – The Home Loan Arranger

Jason Michael Ruedy is a nationally recognized mortgage expert, President of The Home Loan Arranger, and a 33-year veteran of the mortgage industry. Ranked among the Top 1% of loan originators nationwide, Ruedy has helped thousands of homeowners lower payments, consolidate debt, and strengthen their financial futures. Known for speed, transparency, and client-focused solutions, Ruedy is one of the most trusted names in mortgage lending across Pennsylvania.

For more information about cash-out refinancing or debt-consolidation strategies in Philadelphia, visit:
www.thehomeloanarranger.com

Contact Jason M. Ruedy directly for a free consultation

JASON RUEDY
THE HOME LOAN ARRANGER
+1 303-862-4742
email us here
Visit us on social media:
LinkedIn
Instagram
Facebook
YouTube
X
Other