

## Harrisburg's' Top Debt Strategy: Jason Ruedy Delivers 90% Cash-Out Refinance with No PMI

With mortgage rates lower, The Home Loan Arranger says now is the time for Harrisburg homeowners to consolidate debt, cut payments, and build stability

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-- Jason Ruedy, The Home Loan Arranger and ranked among the Top 1% of loan originators in the nation for production, says that as the cost of living continues to



climb and consumer debt reaches all-time highs, homeowners across Harrisburg and Central Pennsylvania are facing growing financial pressure. In response, Ruedy is seeing a significant surge in homeowners turning to <u>cash-out refinance loans</u> and debt-consolidation mortgages to

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Many families are struggling to keep up," says Ruedy. "With credit card rates climbing as high as 35% and household debt at historic levels, homeowners are desperate for real solutions"

Jason Ruedy

lower their monthly payments, eliminate high-interest debt, and regain financial stability.

"Many families are struggling to keep up," says Ruedy.
"With credit card rates climbing as high as 35% and household debt at historic levels, homeowners are desperate for real solutions. And with today's mortgage rates far lower than most unsecured debt, now is the ideal time to consolidate those balances into a single, manageable payment — often saving hundreds of dollars per month."

☐ Cash-Out Refinance: A Smart Solution for Harrisburg Homeowners

A cash-out mortgage refinance allows Harrisburg homeowners to tap into their home equity and strategically use those funds to eliminate costly credit-card debt, personal loans, medical bills, or other high-interest obligations. By rolling multiple debts into one lower-rate mortgage payment, homeowners can dramatically reduce their monthly expenses and strengthen their long-term financial outlook.

Top benefits of a cash-out refinance in Harrisburg include:

☐ Consolidating high-interest debt into one affordable payment

☐ Lowering monthly expenses and increasing cash flow

☐ Avoiding credit-card interest rates exceeding 30%–35%

☐ Reducing financial stress and improving long-term stability

☐ Financing home improvements without relying on expensive personal loans

"Home equity is one of the strongest financial tools a homeowner has," Ruedy explains. "Used correctly, it can completely change a family's financial trajectory — and many of our Harrisburg clients are saving tens of thousands of dollars over the life of their loan."

☐ Why Now Is the Time to Refinance in Harrisburg



With more than 33 years of mortgage industry experience and thousands of successful closings, Jason Ruedy has earned a reputation as one of America's most trusted mortgage experts. Through The Home Loan Arranger, he specializes in:

Cash-out refinance loans

Debt-consolidation mortgages

## **HELOC options**

Customized refinance strategies tailored to each homeowner's financial goals

Ruedy stresses the importance of acting now. Home values across the Harrisburg region remain near record highs, and today's mortgage rates are still far lower than the interest charged on most credit cards and personal loans.

"This is a crucial moment," says Ruedy. "Harrisburg homeowners have a window of opportunity to leverage their equity, wipe out high-interest debt, and reduce their monthly burden before market conditions shift."

**Bottom Line** 

"Don't let high-interest debt dictate your financial future," Ruedy says. "A cash-out refinance can

completely transform your monthly budget — and for many Harrisburg families, it's the 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 professional and President of The Home Loan Arranger, serving Harrisburg and Central Pennsylvania. Ranked among the Top 1% of loan originators nationwide, Ruedy has more than 33 years of experience helping homeowners refinance, consolidate debt, and achieve long-term financial stability. His client-first approach, deep expertise, and commitment to saving borrowers money have made him one of the most trusted names in Pennsylvania mortgage lending.

For more information about cash-out refinancing in Harrisburg, debt-consolidation strategies, or custom mortgage solutions, visit:

□ <u>www.thehomeloanarranger.com</u>

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