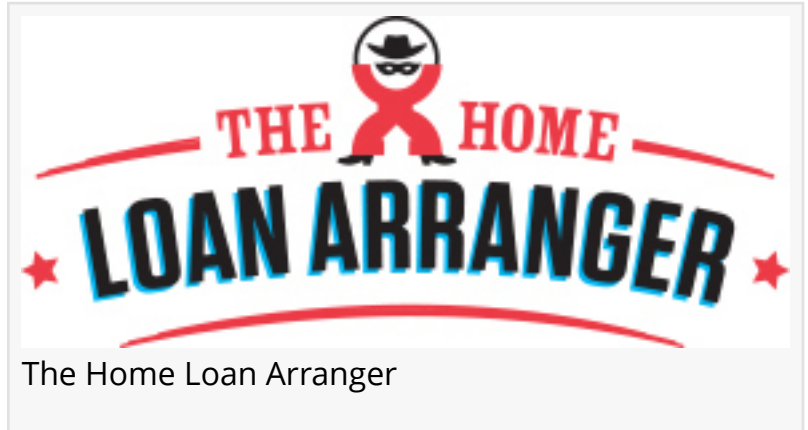


Jason Ruedy, The Home Loan Arranger Highlights 90% No-PMI Cash-Out Refinance as Philadelphia's Smartest Debt Solution

With up to 90% home equity and no PMI, Philadelphia homeowners can consolidate debt, cut payments, and strengthen their long-term financial stability.

PHILADELPHIA, PA, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- Jason Ruedy, also known as The Home Loan Arranger and widely recognized as one of America's top mortgage experts, is highlighting the overwhelming success

and growing demand for the 90% [cash-out refinance](#) with no PMI (Private Mortgage Insurance) — a powerful mortgage solution that's quickly becoming one of the most popular options for debt consolidation and home equity refinancing in Philadelphia, Pennsylvania.



“

We're helping Pennsylvania families save money, reduce debt, and take control of their financial future”

Jason Ruedy

Ruedy says he's seeing a sharp increase in Philadelphia homeowners using this innovative refinance strategy to access more equity, consolidate high-interest credit card debt, and improve their overall financial health.

“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 — while eliminating costly mortgage insurance. Over the life of the loan, this can mean tens of thousands of dollars in savings.”

□ 90% Cash-Out Refinance: A Game-Changer for Philadelphia 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 increased access to equity means homeowners in the Philadelphia housing market can:

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

- Lower monthly expenses and improve household cash flow

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

- Fund major home renovations or upgrades

- Eliminate costly PMI, which can add hundreds of dollars per month

This solution is becoming especially popular among Philadelphia homeowners looking for debt consolidation refinance solutions to eliminate revolving debt or reduce financial stress. In today's economic climate, home equity refinancing is one of the most effective ways to take control of household finances and build long-term financial stability.



□ Why Philadelphia Borrowers Are Choosing the 90% Cash-Out Refinance

"We're helping Pennsylvania families save money, reduce debt, and take control of their financial future," Ruedy explains. "It's one of the most powerful mortgage strategies available today — and the demand for cash-out refinance and [debt consolidation loans](#) in Philadelphia proves how valuable it is to homeowners."

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

About Jason M. Ruedy – The Home Loan Arranger

Jason Ruedy is a nationally recognized mortgage professional and President of The Home Loan Arranger. Ranked among the Top 1% of loan originators nationwide, Ruedy has more than 20 years of experience helping homeowners refinance, [consolidate debt](#), and achieve their financial goals. His proven track record and client-first approach have made him one of the most trusted names in Philadelphia mortgage lending.

For more information about cash-out refinancing in Philadelphia, PA, debt consolidation loans,

or custom mortgage solutions, visit www.thehomeloanarranger.com
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