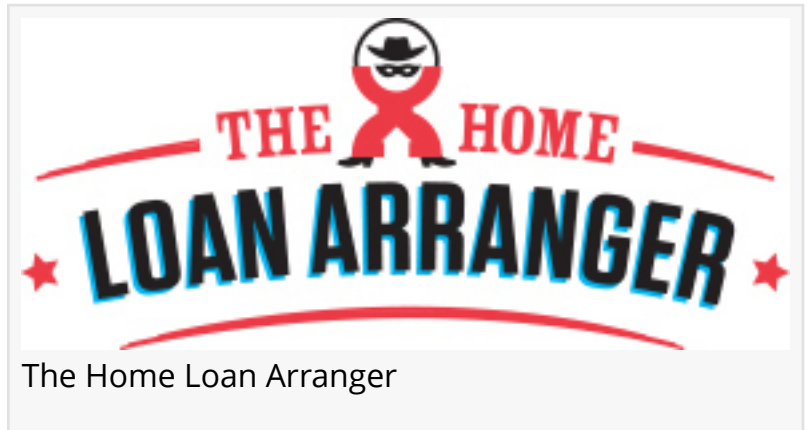


No PMI, Big Savings: Jason Ruedy Says 90% Cash-Out Refinance Could Be the Smartest Debt Solution in San Diego

With access to up to 90% of home equity and no PMI, San Diego homeowners are cutting monthly payments, paying off debt, and strengthening their financial future

SAN DIEGO, CA, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- Jason Ruedy, also known as The Home Loan Arranger and widely regarded as one of America's top mortgage experts, 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 San Diego.



“

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

Jason Ruedy

Ruedy says he's seeing a significant surge in San Diego homeowners turning to this innovative refinance strategy to access more equity, consolidate high-interest credit card debt, and improve their overall financial position.

“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.”

□ 90% Cash-Out Refinance: A Game-Changer for San Diego 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 San Diego 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 home equity
- Fund major home improvements or renovations
- Avoid costly PMI, which can add hundreds of dollars per month

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



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

“We’re helping California 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 San Diego 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 homeowners 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.

For more information about cash-out refinancing in San Diego, debt consolidation mortgage strategies, or home equity refinance options, visit www.thehomeloanarranger.com or contact Jason M. Ruedy directly.

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