Jason Ruedy, The Home Loan Arranger, Highlights 90% Cash-Out Refinance with No PMI as L.A.’s Top Debt Solution

Jason Ruedy, says with up to 90% home equity and no PMI, L.A. homeowners can consolidate debt, cut payments, and build financial stability.

The Home Loan Arranger

LOS ANGELES, CA, UNITED STATES, October 21, 2025 /EINPresswire.com/ -- Los Angeles, CA – Jason Ruedy, also known as The Home Loan Arranger and widely regarded as one of the nation’s leading mortgage experts, is highlighting the growing success and surging demand for the 90% cash-out refinance with no PMI (Private Mortgage Insurance) — a powerful mortgage solution now transforming how Los Angeles homeowners consolidate debt and leverage home equity.

> We’re helping California families save money, reduce debt, and take control of their finances”
>
> *Jason Ruedy*

Ruedy says he’s seeing a rapid increase in Los Angeles-area homeowners using this innovative refinance strategy to access more equity, pay off 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, that can translate to tens of thousands of dollars in savings.”

90% Cash-Out Refinance: A Game-Changer for Los Angeles Homeowners

The 90% LTV cash-out refinance with no PMI lets homeowners access up to 90% of their home’s equity — compared to the standard 80% cap — without the added cost of mortgage insurance. This expanded access allows Los Angeles homeowners to:

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

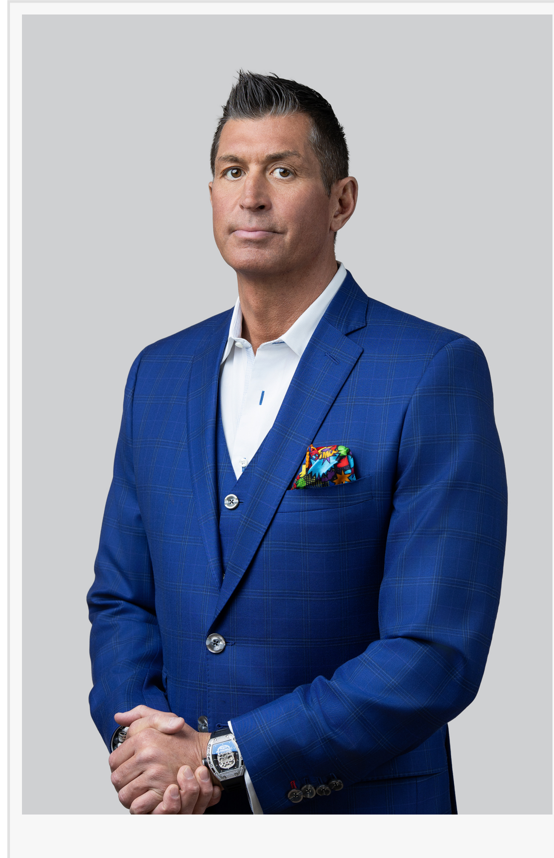
□ Lower monthly expenses and free up cash for other priorities

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

□ Fund home renovations or upgrades without expensive financing

□ Avoid PMI costs, which can add hundreds of dollars per month

This program is becoming one of the most popular debt-consolidation refinance solutions in Los Angeles, as more homeowners look for ways to reduce financial stress, eliminate revolving debt, and strengthen long-term financial stability.



□ Why Los Angeles 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 impactful mortgage solutions available today — and the demand we’re seeing in Los Angeles for cash-out debt-consolidation loans shows just how valuable it is to homeowners.”

Traditional refinance options typically limit loan-to-value (LTV) ratios to 80%, restricting how much equity borrowers can access. The 90% cash-out refinance removes that barrier, enabling homeowners to leverage significantly more of their property’s value without PMI — often leading to lower monthly payments, faster debt payoff, and substantial long-term savings.

For more information about cash-out refinancing in Los Angeles, debt-consolidation mortgage options, or custom refinance solutions, visit www.thehomeloanarranger.com
or contact Jason M. Ruedy directly.

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

Instagram
Facebook
YouTube
X
Other
