Jason Ruedy, The Home Loan Arranger, Predicts Lower Mortgage Rates for Fort Collins Homeowners as Fed Weighs Rate Cut

Jason Ruedy, The Home Loan Arranger says homeowners could see lower rates and real savings if the Fed cuts interest rates

The Home Loan Arranger

FORT COLLINS, CO, UNITED STATES, October 29, 2025 /EINPresswire.com/ -- Jason Ruedy, nationally known as The Home Loan Arranger and consistently ranked among the top-producing loan officers in the United States, says Fort Collins homeowners may soon benefit from lower mortgage rates as the Federal Reserve prepares for a potential rate cut this week. Ruedy believes the move could open valuable opportunities for local borrowers to refinance existing home loans, consolidate high-interest debt, and reduce monthly mortgage payments across Northern Colorado.

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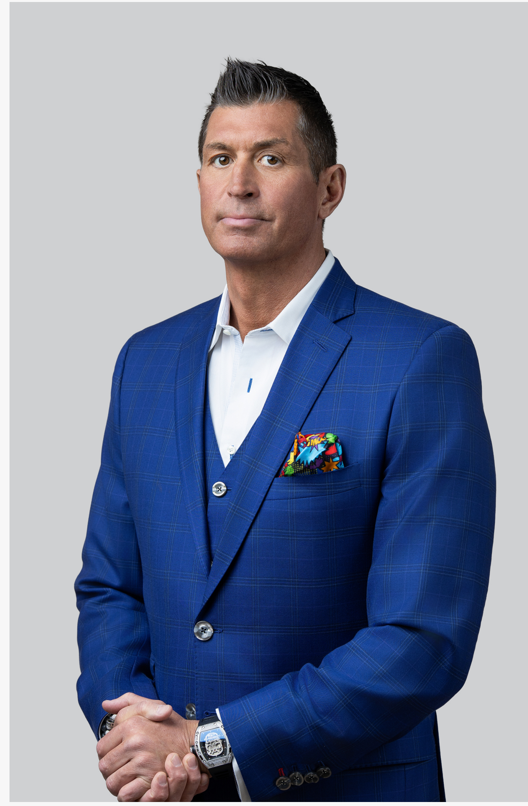
>
> *Jason Ruedy*

With over 30 years of mortgage experience, Ruedy—ranked among the best mortgage lenders in Fort Collins—has a proven track record of accurately forecasting rate trends and helping Colorado homeowners save thousands through strategic refinance programs. He believes that a reduction in the federal funds rate could trigger lower Fort Collins mortgage rates, opening the door for borrowers who purchased or refinanced in recent years to capture meaningful monthly savings.

"Lower borrowing costs from the Fed can ripple through the mortgage market," says Ruedy. "Even though the Federal Reserve doesn't directly set mortgage rates, lender competition will heat up fast. For homeowners in Fort Collins who locked in at higher rates, this could be the perfect opportunity to refinance and save hundreds of dollars per month."

Ruedy notes that a Fort Collins mortgage refinance can help stabilize long-term finances by reducing costs, improving cash flow, and creating room in household budgets—particularly for those carrying high-interest credit card balances or other consumer debt.



“This is more than just a rate cut,” he explains. “It’s a chance for Fort Collins borrowers to redesign their mortgage strategy and take control of their financial future.”

He also encourages homeowners considering a refinance in Fort Collins to shop aggressively for the lowest mortgage rates, warning that even small differences can add up.

“There’s absolutely no advantage to accepting a higher rate,” says Ruedy. “That mistake could cost you $200 to $400 more every month in unnecessary interest. Every fraction of a percent counts.”

Ruedy emphasizes that while the Fed’s actions don’t instantly dictate Fort Collins home loan rates, they typically pave the way for lower adjustable-rate mortgage (ARM) offers and improved cash-out refinance and debt-consolidation mortgage opportunities across Northern Colorado.

For Fort Collins homeowners, Ruedy recommends:

Consult a trusted local mortgage expert to analyze your current loan terms and compare today’s refinance rates.

Evaluate your long-term strategy—especially if you’re planning to sell, move, or refinance again within a few years.

Act early—even a modest 0.50% rate reduction could save hundreds per month and deliver long-term stability.

With Fort Collins home prices remaining strong and living costs continuing to rise, Ruedy believes this is a prime opportunity for proactive borrowers.

“When the Fed makes its move, the smart borrowers are already in line,” he says. “This is the time to prepare for lower rates before everyone else jumps in.”

For more information about mortgage refinancing in Fort Collins, adjustable-rate mortgage programs, cash-out refinance options, or debt-consolidation loans, visit

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