

Jason Ruedy Says Federal Reserve Rate Cut Opens the Door for Longmont Homeowners to Refinance and Save

*Jason Ruedy, The Home Loan Arranger,
Highlights Refinance and Savings
Opportunities for Longmont Homeowners
After Fed Rate Cut*

LONGMONT, CO, UNITED STATES,
October 30, 2025 /EINPresswire.com/ --
Jason Ruedy, one of the nation's top-
producing loan officers and president of
The Home Loan Arranger, says the
Federal Reserve's October 29th decision

to lower the prime lending rate by 0.25 percent presents a powerful opportunity for homeowners across Longmont and Boulder County. According to Ruedy, this move allows borrowers to refinance existing mortgages, access home equity through cash-out loans or [HELOCs](#), and purchase new homes while securing some of the lowest [mortgage rates](#) in Longmont in recent years.

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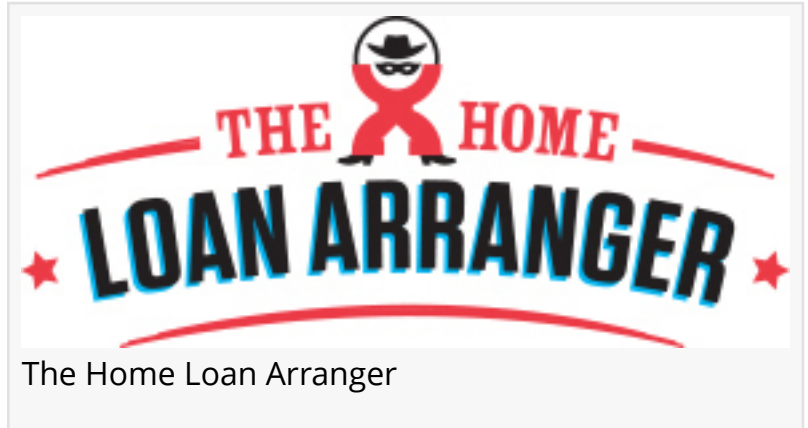
Jason Ruedy

“This rate cut is a turning point,” says Ruedy. “Longmont homeowners who act quickly can lock in lower mortgage rates, cut monthly payments, or use a cash-out refinance

to pay off high-interest credit-card debt. Delaying could mean missing out on thousands of dollars in long-term savings.”

With mortgage and HELOC rates in Longmont trending downward, Ruedy encourages borrowers to act fast and compare offers. “Don’t assume your current lender has the best rate,” he warns. “The lender isn’t the one making your payment — you are. Homeowners should shop around, find the lowest rate available, and make their equity work harder for them.”

Ruedy and his team at The Home Loan Arranger specialize in Longmont mortgage refinances, [cash-out refinance loans](#), HELOCs, and home-purchase programs designed to help borrowers capitalize on today’s lower rate environment. Whether homeowners want to pay off debt, access equity, or buy a new home in Longmont, Ruedy’s process emphasizes speed, precision, and



savings.

"With over 30 years of mortgage experience, I've seen how quickly these windows of opportunity can close," Ruedy adds. "After a Federal Reserve rate cut like this, proactive homeowners stand to gain the most. Longmont residents who refinance or purchase now will be positioned for long-term financial advantage."

For Longmont homeowners interested in refinancing, cash-out loans, HELOCs, or home-purchase options, visit www.homeloanarranger.com or call (303) 862-4742 to connect directly with Jason Ruedy, The Home Loan Arranger.

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