

Jason Ruedy, 'The Home Loan Arranger,' Says Fed Rate Cut Creates Major Opportunity for Castle Rock Homeowners

Jason Ruedy says now's the time for Castle Rock residents to refinance, consolidate debt, and lock in lower rates

CASTLE ROCK, 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 reduce the prime lending rate by 0.25

percent signals a major opportunity for homeowners throughout Castle Rock and Douglas County. According to Ruedy, the rate cut opens the door for borrowers to [refinance](#) existing [mortgages](#), tap into home equity through cash-out loans or HELOCs, and purchase new homes while locking in some of the lowest mortgage rates in Castle Rock in recent years.

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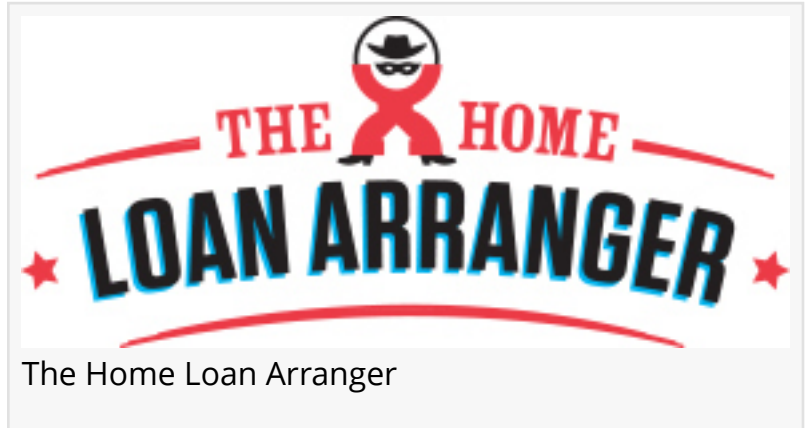
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Jason Ruedy

“This move by the Fed is a game-changer,” says Ruedy. “Castle Rock homeowners who act now can secure lower mortgage rates, reduce monthly payments, or use a cash-out refinance to pay off high-interest credit-card debt. Waiting even a few weeks could mean losing out on thousands of dollars in savings.”

With mortgage and HELOC rates in Castle Rock already trending lower, Ruedy encourages borrowers to comparison-shop and move quickly. “Don’t assume your current lender has the best offer,” he advises. “The lender isn’t the one making your payment — you are. It’s up to homeowners to find the lowest rate and make their equity work smarter for them.”

Ruedy and his team at The Home Loan Arranger specialize in Castle Rock mortgage refinances, [cash-out refinance loans](#), HELOCs, and home-purchase programs designed to help borrowers capitalize on today’s changing market. Whether homeowners want to access equity, pay off debt,



or buy a new home in Castle Rock, Ruedy's process emphasizes speed, precision, and savings.

"With over 30 years in the mortgage industry, I've seen how quickly opportunity can disappear," Ruedy adds. "Moments like this — right after a Federal Reserve rate cut — separate the borrowers who save big from those who wait too long. Castle Rock residents who refinance or purchase now are positioning themselves for long-term financial advantage."

For Castle Rock 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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