

Jason Ruedy Says Fed Rate Cut Gives Highlands Ranch Homeowners a Prime Chance to Refinance and Save

Jason Ruedy, The Home Loan Arranger, Highlights New Savings Opportunities for Highlands Ranch Homeowners After Fed Rate Drop

HIGHLANDS RANCH, 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 has created a powerful opportunity for homeowners across Highlands Ranch and Douglas County. According to Ruedy, this move opens the door for borrowers to refinance their mortgages, consolidate high-interest debt, access

“

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Jason Ruedy

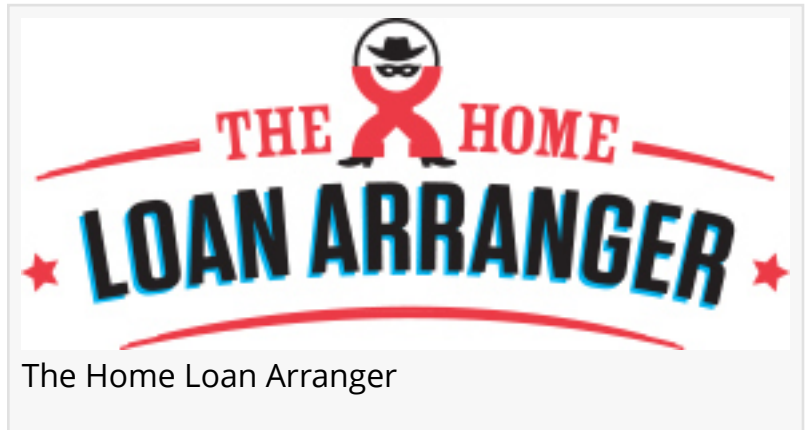
home equity through cash-out loans or HELOCs, and purchase new homes while taking advantage of some of the lowest [mortgage rates](#) in Highlands Ranch in years.

“This is the moment smart homeowners have been waiting for,” says Ruedy. “Highlands Ranch residents who act now can lock in lower mortgage rates, reduce their monthly

payments, or use a [cash-out refinance](#) to eliminate high-interest credit-card debt. Waiting even a few weeks could mean missing out on thousands of dollars in long-term savings.”

With mortgage and [HELOC](#) rates in Highlands Ranch already trending downward, Ruedy emphasizes that borrowers should move quickly and shop around. “Don’t assume your current lender has the best offer,” he warns. “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 harder for them.”

Ruedy and his team at The Home Loan Arranger specialize in Highlands Ranch mortgage refinances, cash-out refinance loans, debt-consolidation programs, HELOCs, and home-purchase mortgage options tailored to help borrowers capitalize on this favorable rate environment.



Whether homeowners want to access equity, pay off high-interest balances, or purchase a new home in Highlands Ranch, Ruedy's process focuses on speed, precision, and savings.

"With over 30 years of experience in mortgage lending, I've seen how fast opportunities like this can disappear," Ruedy adds. "Moments right after a Federal Reserve rate cut are when decisive homeowners win. Highlands Ranch residents who refinance, consolidate debt, or purchase now will be positioned for long-term financial success."

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

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