Jason Ruedy Showcases 90% LTV Cash-Out Refinance to Help San Diego Homeowners Fight Record Consumer Debt

Top 1% Loan Officer and "The Home Loan Arranger" explains how high-LTV, no-PMI cash-out options can deliver major financial relief for San Diego families

The Home Loan Arranger

SAN DIEGO , CO, UNITED STATES, November 20, 2025 /EINPresswire.com/ -- San Diego, CA – Jason Ruedy — nationally recognized as The Home Loan Arranger and ranked among America's Top 1% mortgage producers — is educating San Diego homeowners about one of the most critical financial tools available today: the 90% LTV cash-out refinance. As consumer debt in the United States reaches the highest level in history, Ruedy is urging homeowners to understand how this high-impact solution can provide immediate relief, even for those who lack the typical 20% equity required for a standard cash-out refinance.

> My job is to educate homeowners, period," said Jason Ruedy, The Home Loan Arranger. "Most people don't even realize they can access up to 90% of their home's value with no PMI"
>
> *Jason Ruedy*

With soaring credit-card balances, personal loans, medical debt, and rising household expenses, thousands of San Diego homeowners are struggling to keep pace. Ruedy's mission is simple — educate borrowers, show them their options, and provide a path to financial stability when they need it most.

A High-Impact Cash-Out Option When Homeowners Need It the Most

Most lenders cap cash-out refinances at 80% loan-to-value, instantly eliminating families who haven't built sufficient equity. Jason Ruedy highlights that his 90% LTV cash-out refinance allows San Diego homeowners to access significantly more equity — up to 90% of the home's value — giving them the ability to:

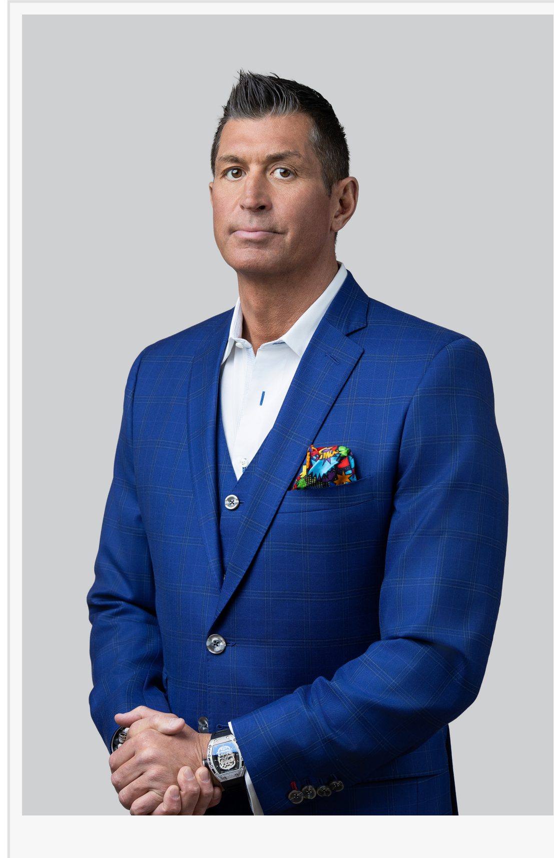
Consolidate high-interest consumer debt

Lower monthly payments

Eliminate credit-card balances

Stop revolving interest from spiraling

Restore financial breathing room



No PMI Required — A Massive Savings Advantage

Unlike many high-LTV mortgage programs, Ruedy's 90% LTV option does not require private mortgage insurance (PMI).
That means:

Lower monthly costs

More equity preserved

No added insurance premiums draining your budget

This makes the program one of the most cost-effective cash-out solutions available in the San Diego mortgage market.

A Specialized Product Few Lenders Offer

Because most lenders do not carry high-LTV cash-out products, homeowners often assume they're out of options. Ruedy stresses that this is exactly why education matters.

"My job is to educate homeowners, period," said Jason Ruedy, The Home Loan Arranger. "Most people don't even realize they can access up to 90% of their home's value with no PMI. In a world where consumer debt is at an all-time high, this refinance option can be a life-changing financial reset for families drowning in high-interest payments."

With more than 30 years of experience and direct access to specialized loan programs, Ruedy consistently delivers refinance solutions that many banks and retail lenders simply cannot offer.

A Timely Solution for Today's Financial Pressures

As the cost of living continues to climb across California, San Diego homeowners are turning to cash-out refinancing to:

Pay off high-interest credit cards

Eliminate personal loan balances

Cover major expenses

Rebuild monthly cash flow

Protect their long-term financial stability

For many, a 90% LTV cash-out refinance is the most efficient and impactful way to regain control over their finances.

Contact Information

For personalized details on how a 90% LTV cash-out refinance works — and to find out if you qualify:

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Speak directly with Jason Ruedy — The Home Loan Arranger

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