

## Jason Ruedy, The Home Loan Arranger Spotlights 90% LTV Cash-Out Refinance for Los Angeles Homeowners

Top 1% Mortgage Producer Shows LA Borrowers How to Access More Equity, Eliminate High-Interest Debt, and Avoid PMI With His High-Impact 90% LTV Program

LOS ANGELES, CA, UNITED STATES, November 20, 2025 /EINPresswire.com/ -- Los Angeles, CA – Jason Ruedy widely known as The Home Loan Arranger and consistently ranked among America's Top 1% mortgage producers —



is educating Los Angeles homeowners about a powerful <u>cash-out refinance</u> option built for families facing record-high consumer debt. His <u>90% LTV cash-out refinance</u> program gives homeowners access to more of their equity at a time when rising costs and high-interest debt

"

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are putting extreme pressure on households across Southern California.

With consumer debt in the United States now at the highest level in history, many Los Angeles residents are struggling under the weight of credit cards, medical bills, personal loans, and skyrocketing living expenses. Ruedy's mission is clear: help homeowners understand that they may qualify for significantly more financial relief than the traditional 80% LTV limit allows — especially those who need to consolidate debt but don't have 20% equity.

A High-Impact <u>Cash-Out Solution</u> for Los Angeles Families

Most conventional lenders cap cash-out refinances at 80% loan-to-value, immediately disqualifying homeowners without substantial equity. Jason Ruedy's 90% LTV cash-out program changes that, allowing Los Angeles homeowners to access up to 90% of their home's value. This expanded access can:

Eliminate high-interest credit cards

Consolidate multiple debts into one simple payment

Reduce monthly expenses

Free thousands of dollars in unnecessary interest payments

No PMI Required — A Major Advantage in California's High-Cost Market

Despite its high LTV allowance, the program does not require private mortgage insurance (PMI), making it one of the most cost-effective cash-out options available to Los Angeles homeowners dealing with financial strain.

Few Lenders Offer This Program — Homeowners Must Choose Their Lender Carefully



Ruedy stresses that the 90% LTV cash-out refinance is not widely available. Only select lenders offer it, and experience matters.

"My job is simple: educate homeowners," said Jason Ruedy, The Home Loan Arranger. "Most people have no idea they can access up to 90% of their home's value with no PMI. With consumer debt at all-time highs and interest rates climbing, this program can be a life-changing financial reset for Los Angeles families who feel overwhelmed."

A Timely Solution for Today's Economic Challenges

With Los Angeles facing some of the highest living costs in America, cash-out refinancing has become a vital strategy for homeowners looking to stabilize their finances, pay off high-interest revolving accounts, and regain monthly cash flow.

**Contact Information** 

For more details on the 90% LTV cash-out refinance — and to learn whether you qualify:

Website: www.jasonruedy.com

Call: (303) 862-4742

Speak directly with Jason Ruedy — The Home Loan Arranger

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