Jason Michael Ruedy Advises Arvada Homeowners to Use Home Equity Relief Through a 90% Cash-Out Refi Amid Rising Costs

Jason Ruedy, The Home Loan Arranger, Urges Denver Homeowners to Use 90% LTV Cash-Out Refinance to Fight Soaring Costs and Crushing Debt

The Home Loan Arranger

ARVADA, CO, UNITED STATES, December 2, 2025 /EINPresswire.com/ -- With property taxes, homeowners insurance premiums, utilities, and everyday living costs continuing to climb across Arvada and Jefferson County, homeowners are feeling increasing financial strain. Jason Michael Ruedy — President of The Home Loan Arranger, nationally ranked among the Top 1% of loan originators, and a trusted 33-year mortgage industry veteran — is urging Arvada homeowners to use a 90% LTV cash-out refinance to eliminate high-interest debt and stabilize their finances.

> It's restructuring what you already owe into a single, manageable payment with a far lower interest rate"
>
> *Jason Ruedy*

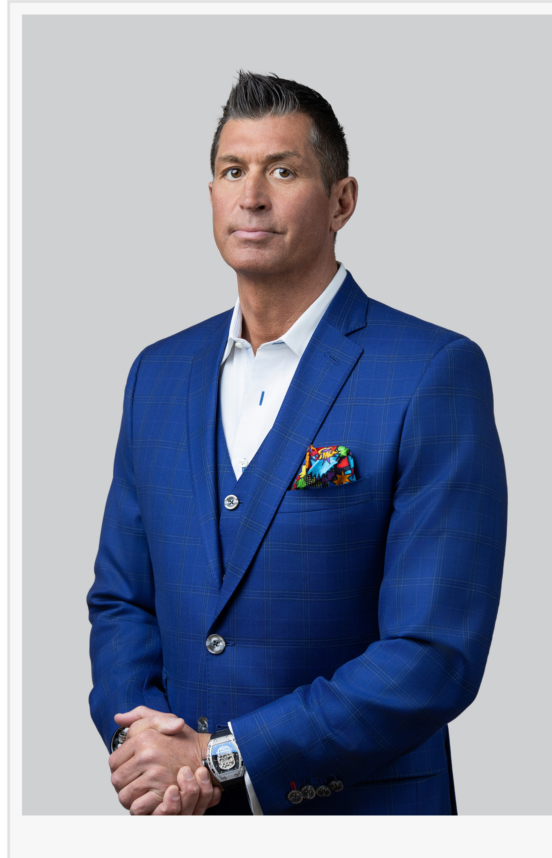
"People are hurting," says Ruedy. "Between inflation, rising living expenses, and credit card rates jumping to 30%–35%, Colorado families are getting squeezed from every direction. A 90% cash-out refinance is one of the smartest tools available right now to eliminate high-interest debt and create real financial breathing room."

Consumer Debt at Record Highs — Arvada Families Feeling the Squeeze

U.S. consumer debt has reached historic levels, with credit card balances alone surpassing $1 trillion. Many Arvada homeowners are struggling to keep up as insurance premiums, utilities, and taxes rise across the Denver metro.

Ruedy's solution is straightforward and strategic:

Use home equity to restructure expensive debt — not add to it.



 A 90% LTV Cash-Out Refinance Delivers Key Benefits for Arvada Homeowners:

Consolidation of 25%–35% high-interest credit card debt

One simplified mortgage payment instead of multiple costly bills

Potential savings of hundreds or even thousands per month

Immediate elimination of high revolving-interest rates

A safe alternative to selling the home or taking personal loans

NO PMI, even at high loan-to-value

“This is not taking on more debt,” Ruedy clarifies.
“It’s restructuring what you already owe into a single, manageable payment with a far lower interest rate.”

 “This Is the Perfect Time for a Financial Reset,” Says Ruedy

With more than three decades of mortgage experience, Ruedy has seen countless Arvada homeowners burdened by high-interest debt simply because they didn’t know they had options.

“Home equity in Arvada is strong,” says Ruedy.
“If you’re sitting on 20%–40% equity and drowning in high-interest credit card debt, the fastest path to relief is a 90% cash-out refinance. We can eliminate your high-interest balances and put you back in control — fast.”

 Why Arvada Homeowners Should Act Now

Across Jefferson County, costs continue rising across the board:

Property taxes

Homeowners insurance premiums

Utilities & electricity

Grocery and household expenses

Credit card interest rates (25%–35%)

With Arvada home values remaining strong, homeowners have a rare opportunity to restructure their debt before market conditions or interest rates shift.

“Don’t wait until your debt becomes unmanageable,” Ruedy warns.
“If you’re carrying 25%–35% credit card balances, you are throwing money away. We can help you consolidate, save money, and lower your monthly expenses quickly.”

About Jason M. Ruedy – The Home Loan Arranger

Jason Michael Ruedy is a nationally recognized mortgage professional and President of The Home Loan Arranger, serving Colorado homeowners for more than 33 years. Ranked in the Top 1% of loan originators nationwide, Ruedy is known for:

Lightning-fast closings

Low fees

Transparent communication

A client-first approach

His areas of expertise include:

90% LTV cash-out refinances

Debt consolidation refinance programs

High-LTV, no-PMI solutions

[Rate-and-term refinances]

HELOC alternatives

His mission is simple:
Help homeowners save money, lower monthly payments, and achieve long-term financial stability.

For Immediate Assistance or to Speak with Jason Directly

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