

# Jason Ruedy Says Fed Rate Cut Could Spark a Refinancing Boom in Fort Collins — Homeowners Urged to Act Fast

*Jason Ruedy, The Home Loan Arranger Says Fort Collins Homeowners: A 0.25% Fed Rate Drop May Open the Biggest Cash-Out Window in Years*

FORT COLLINS, CO, UNITED STATES, December 9, 2025 /EINPresswire.com/ -- With inflation easing and financial strain rising across Northern Colorado, Federal Reserve Chairman Jerome Powell is widely expected to announce a 0.25%

decrease in the prime lending rate at the upcoming December meeting — a move that could create a major opportunity for Fort Collins homeowners.



“

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*Jason Ruedy*

According to Jason Ruedy, President of The Home Loan Arranger and ranked in the Top 1% of mortgage originators nationwide, even a modest rate reduction could unleash a strong wave of refinancing throughout Larimer County.

“If the Fed cuts rates — even by a quarter percent — Fort Collins homeowners could see noticeably lower monthly mortgage payments or finally wipe out high-interest credit card debt,” says Ruedy. “With consumer interest rates still hitting 30% to 35%, this is the best chance homeowners have had in years to regain financial stability.”

Why a December Rate Cut Matters for Fort Collins Homeowners

A lower prime lending rate:

Reduces mortgage rates for both purchases and refinances

Allows homeowners to access 90% LTV [cash-out refinances](#) to eliminate high-interest consumer debt

Improves monthly cash flow — crucial as Northern Colorado costs for taxes, insurance, groceries, and utilities remain elevated

Gives borrowers a chance to get ahead of potential rate volatility expected in early 2026

Ruedy notes that even a small rate improvement can translate into hundreds of dollars in monthly savings, especially for Fort Collins households carrying heavy debt loads.

Fort Collins Could See a Major Refinancing Surge

Homeowners across Fort Collins, Loveland, Windsor, and Wellington have built substantial equity over the last decade. A Fed rate cut would rapidly spark demand for:

Cash-out refinances

[Conventional rate-and-term refinances](#)

[FHA & VA streamline loans](#)

Debt-consolidation refinances

“Homeowners from all over Northern Colorado are already calling about debt consolidation,” Ruedy says. “Families are stretched thin. If this rate cut hits — and I believe it will — you don’t wait. You act.”

Ruedy’s Advice to Fort Collins Borrowers

Shop aggressively — don’t settle for the first quote

Avoid unnecessary lender fees

Work with a lender known for fast, reliable closings

Lock your rate immediately when the Fed announcement is released



Use home equity strategically to eliminate high-interest credit cards and personal loans

## A Critical Window — But It Won't Stay Open Long

If the Fed reduces the prime rate on December 9th, mortgage rates could drop fast — but markets may rebound just as quickly. Ruedy warns that waiting days — or even hours — after the announcement could cost homeowners valuable savings.

“When the Fed moves, the industry moves instantly,” says Ruedy. “This is the moment Fort Collins homeowners have been waiting for. Don’t let it slip away.”

## Call to Action

Fort Collins and Northern Colorado homeowners who want to prepare before the announcement can contact:

Jason Ruedy – The Home Loan Arranger

□ Top 1% Mortgage Originator Nationwide

□ 33 Years of Experience

□ Known Across Colorado as the Cash-Out Refinance Expert

□ Call Direct: 303-862-4742

□ [www.TheHomeLoanArranger.com](http://www.TheHomeLoanArranger.com)

“I close loans fast — and on time — every time.”

Borrowers in Fort Collins are encouraged to act now and review their refinancing and debt-consolidation options ahead of the December Fed meeting.

## Three Powerful Title Options (Stage 5)

“Fed Rate Cut Could Spark a Refinancing Boom in Fort Collins — Homeowners Urged to Act Fast”

“Fort Collins Homeowners: A 0.25% Fed Rate Drop May Open the Biggest Cash-Out Window in Years”

“Northern Colorado Poised for Savings Surge as Fed Signals December Rate Cut”

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