

Jason Ruedy Says The Fed Rate Cut Could Spark Major Refinance Savings for Colorado Springs Homeowners

Jason Ruedy, The Home Loan Arranger Predicts Refinance Surge in Colorado Springs as Fed Signals December Rate Drop

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/EINPresswire.com/ -- With inflation finally cooling and financial pressure mounting across El Paso County, 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 financial opportunity for Colorado Springs 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, a quarter-point rate reduction could ignite a wave of refinancing activity throughout Colorado Springs and the Pikes Peak region.

“If the Fed cuts rates — even by a quarter percent — Colorado Springs homeowners could see significantly lower monthly mortgage payments or use this moment to eliminate high-interest credit card debt,” says Ruedy. “With consumer rates still hitting 30% to 35%, this is the best opportunity homeowners have seen in years to take back financial control.”

Why This Rate Cut Matters for Colorado Springs Homeowners

A reduction in the prime lending rate:

Reduces mortgage rates for both purchases and refinances

Opens the door to 90% LTV [cash-out refinances](#) — ideal for eliminating high-interest debt

Improves monthly cash flow amid rising local costs for taxes, insurance, groceries, and utilities

Positions homeowners ahead of potential rate volatility expected in early 2026

Ruedy emphasizes that even a modest drop in interest rates can result in hundreds of dollars in monthly savings, especially for households burdened with high consumer debt.

Colorado Springs Could See a Significant Refinancing Surge



Colorado Springs, Monument, Fountain, and the broader Pikes Peak area have experienced strong home appreciation over the past decade. A Fed rate cut would likely accelerate demand for:

Cash-out refinances

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

FHA and VA streamline loans

[Debt-consolidation refinances](#)

“Homeowners all across El Paso County are already calling about consolidating debt,” Ruedy notes. “Families are feeling the pressure. If this rate cut happens — and I believe it will — you don’t wait. You act immediately.”

Ruedy’s Advice to Colorado Springs Borrowers

Shop aggressively — don’t settle for the first quote

Avoid unnecessary lender fees

Choose a lender known for fast, dependable closings

Lock your rate immediately once the Fed makes its announcement

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

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

If the Fed cuts the prime rate on December 9th, mortgage rates could fall quickly — but markets may bounce just as fast. Ruedy warns that waiting even a day or two after the announcement could cost homeowners access to the lowest rates.

“When the Fed moves, the mortgage industry reacts instantly,” says Ruedy. “Colorado Springs homeowners have been waiting for this moment. Don’t miss it.”

Call to Action

Colorado Springs and Pikes Peak-area 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

□ Colorado’s Cash-Out Refinance Expert

□ Call Direct: 303-862-4742

□ www.TheHomeLoanArranger.com

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

Borrowers in Colorado Springs are encouraged to reach out now to review their options ahead of the December Fed meeting.

JASON RUEDY

THE HOME LOAN ARRANGER

+1 303-862-4742

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