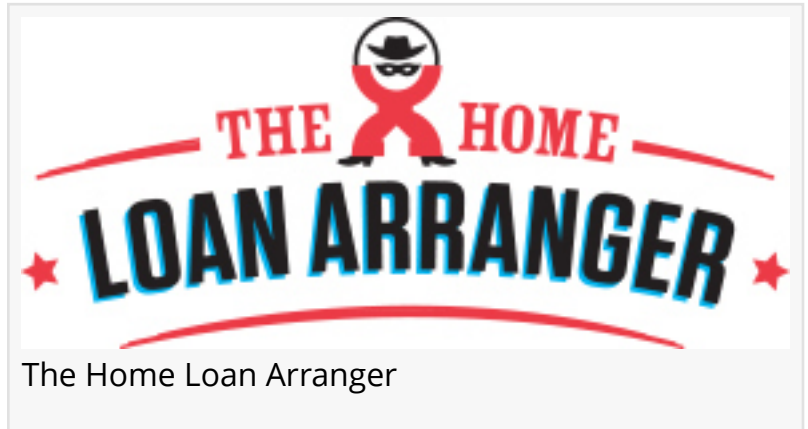


Jason Ruedy Says 3-Year Low Mortgage Rates Are Fueling Major Loan Volume Growth

Denver Mortgage Rates Drop to 3-Year Lows – Jason Ruedy, The Home Loan Arranger, Reports Surge in 90% Cash-Out Refinance Activity

DENVER, CO, UNITED STATES, February 17, 2026 /EINPresswire.com/ -- [Jason Ruedy](#), The Home Loan Arranger says mortgage rates have dropped to their lowest levels in more than three years, creating a major opportunity for

homeowners across Denver, Colorado Springs, Boulder, Fort Collins, and surrounding areas. According to Jason Ruedy, also known as The Home Loan Arranger, the shift is already driving increased [refinance](#) volume and renewed activity in the housing market.



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Jason Ruedy

“With mortgage rates trending down, we're seeing a strong uptick in refinance applications,” says Ruedy.

“Homeowners are taking advantage of lower interest rates to reduce monthly payments and consolidate high-interest debt.”

□ Colorado Mortgage Market Shift

As one of the most searched topics online — Denver mortgage rates, Colorado refinance rates, cash-out

refinance Colorado, best mortgage lender Denver — the drop in rates is creating urgency among homeowners looking to lock in savings before the next market move.

Ruedy notes that consumer debt remains at historically high levels, and many homeowners are using today's improved lending environment to restructure their financial situation.

□ 90% Cash-Out Refinance with No PMI

A standout solution gaining traction is the 90% loan-to-value (LTV) cash-out refinance with no

private mortgage insurance (PMI).

This program allows Colorado homeowners to:

Refinance at a lower mortgage rate

Access up to 90% of their home's value

Eliminate high-interest credit card debt

Consolidate personal loans or student loans

Improve overall monthly cash flow

Avoid PMI despite higher leverage

"With credit card interest rates often exceeding 20%, a strategic cash-out refinance can dramatically improve quality of life," Ruedy explains. "It's about putting homeowners back in control."



Jason Ruedy

☐☐ Serving Colorado Homeowners Statewide

With more than 30 years of mortgage experience, Jason Ruedy has built a reputation as one of the top mortgage lenders in Colorado, serving clients in:

Denver

Boulder

Colorado Springs

Fort Collins

Aurora

Lakewood

Highlands Ranch

The Home Loan Arranger specializes in:

Mortgage refinance

Cash-out refinance

Debt consolidation loans

FHA loans

VA loans

Conventional home loans

First-time homebuyer programs

No lender closing cost refinance

□ Outlook for the Colorado Housing Market

As inflation stabilizes and rates trend lower, Ruedy believes the housing market is entering a more favorable cycle.

“We’re positioned at the beginning of a positive shift,” he says. “Homeowners who act strategically right now could significantly strengthen their financial position for the next decade.”

About Jason Ruedy – The Home Loan Arranger

Jason Ruedy, known as The Home Loan Arranger, is a Colorado mortgage expert with over three decades of experience helping Americans achieve homeownership and financial stability. His client-focused approach and innovative mortgage products have made him a trusted resource in the Colorado real estate and lending community.

For more information on today’s Colorado mortgage rates, Denver refinance options, or the 90% cash-out refinance program, visit The Home Loan Arranger online or contact Jason Ruedy directly.

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