

Jason Ruedy 'The Home Loan Arranger' Explains Why Denver Homeowners Are Refinancing FHA Loans to Remove PMI

Denver Mortgage Expert Jason Ruedy "The Home Loan Arranger" Says Many Colorado Homeowners Are Refinancing FHA Loans to Eliminate PMI

DENVER, CO, UNITED STATES, March 12, 2026 /EINPresswire.com/ -- Jason Ruedy, widely known as "The Home Loan Arranger," reports that as mortgage markets evolve and homeowners search for ways to lower their monthly housing

costs, many borrowers across the Denver metro area are refinancing their existing FHA loans into conventional mortgages in order to eliminate private mortgage insurance (PMI). According to the Denver mortgage expert, the trend is gaining momentum among homeowners seeking to reduce their mortgage payments and take advantage of improved [refinance](#) options.

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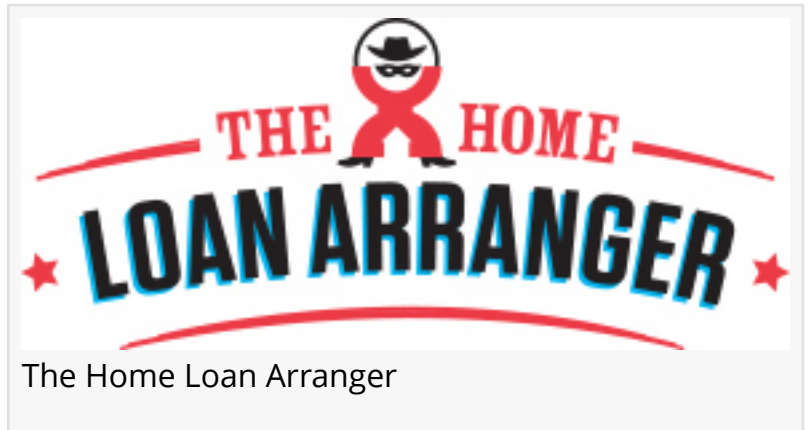
Jason Ruedy

Ruedy has seen a growing number of homeowners exploring FHA-to-conventional refinance strategies as home values rise throughout the Denver housing market and borrowers gain additional equity in their properties. When homeowners reach sufficient equity levels,

refinancing into a conventional mortgage loan may allow them to remove monthly PMI payments, significantly reducing their overall housing expenses.

“Many homeowners originally used FHA financing because it offered flexibility for buyers with lower credit scores,” says Jason Ruedy, The Home Loan Arranger. “Over time, as borrowers improve their credit and build equity, many now qualify for conventional refinancing that removes PMI and can even provide a lower interest rate.”

Why Denver Homeowners Are [Refinancing FHA Loans](#)



FHA loans continue to be a popular mortgage solution for borrowers with lower credit scores because they provide flexible qualification standards and lower down payment requirements. The tradeoff, however, is that FHA loans require mortgage insurance premiums (MIP), which can remain in place for many years and in some cases for the life of the loan.

By refinancing into a conventional mortgage refinance, homeowners who have built sufficient equity may be able to:

- Eliminate monthly private mortgage insurance (PMI)
- Lower their mortgage interest rate
- Reduce their monthly mortgage payment
- Improve long-term savings on their home loan
- Access home equity through cash-out refinance options

“With rising home values across Denver, Aurora, Lakewood, and the greater Colorado housing market, many homeowners are discovering they now qualify for conventional refinance options that were not available when they originally purchased their homes,” Ruedy explains.

Mortgage Rates Creating Refinance Opportunities

Changes in Colorado mortgage rates and continued demand in the Denver real estate market are creating opportunities for homeowners to restructure their existing mortgages. Many borrowers are reviewing their current loan terms to determine whether refinancing could improve their long-term financial position.

According to Ruedy, eliminating mortgage insurance alone can produce meaningful monthly savings for many homeowners.

“Removing PMI can save homeowners hundreds of dollars per month, and in some cases even more,” Ruedy says. “When combined with the possibility of securing a competitive mortgage refinance rate, transitioning from an FHA loan to a conventional mortgage can make a significant difference in a homeowner’s monthly budget.”

The Home Loan Arranger Helping Denver Homeowners Reduce Mortgage Payments

Jason M. Ruedy, known nationally as “The Home Loan Arranger,” is a Denver-based mortgage professional with more than 20 years of experience in residential mortgage lending, mortgage



Jason Ruedy

refinancing, and home loan strategies. He specializes in helping homeowners evaluate refinancing solutions designed to lower monthly payments, eliminate mortgage insurance, and maximize home equity.

Through The Home Loan Arranger, Ruedy provides a wide range of mortgage solutions, including:

- FHA to conventional refinance loans
- Denver mortgage refinance programs
- Cash-out refinance mortgages
- Debt consolidation mortgage strategies
- Home purchase loans
- Investment property financing

Homeowners interested in learning whether they qualify to remove PMI, refinance an FHA loan, or lower their monthly mortgage payment are encouraged to contact The Home Loan Arranger for personalized guidance.

For more information visit:

www.thehomeloanarranger.com

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