

Jason Ruedy 'The Home Loan Arranger' Says Investors Are Using DSCR Loans to Consolidate Debt and Grow Portfolios

Denver Mortgage Expert Jason Ruedy "The Home Loan Arranger" Says Real Estate Investors Are Using DSCR Loans to Consolidate Debt and Expand Portfolios

DENVER, CO, UNITED STATES, March 17, 2026 /EINPresswire.com/ -- Jason Ruedy, widely known as "The Home Loan Arranger," reports that a growing number of real estate investors across the Denver metro area are using [Debt Service](#)

[Coverage Ratio \(DSCR\) loans](#) to refinance investment properties, consolidate high-interest debt, and strengthen their financial position. According to the Denver mortgage expert, this strategy is becoming increasingly popular as investors look for smarter ways to leverage rental property income in today's evolving housing market.

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Many investors are realizing they can consolidate high-interest debt by refinancing their investment properties and allowing rental income to support the payment," says Jason Ruedy"

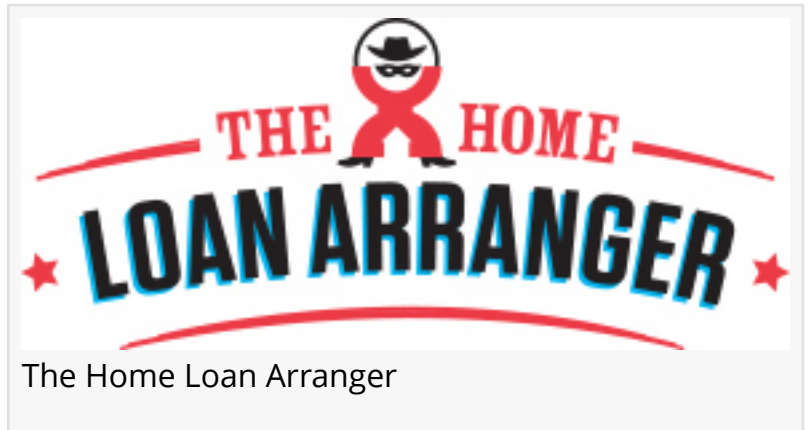
Jason Ruedy

Through the DSCR loan program, real estate investors can [refinance or cash out equity](#) from their investment properties without providing traditional income documentation such as W-2s, tax returns, or pay stubs. Instead, the loan qualification is based primarily on the rental income generated by the property itself.

Ruedy explains that this financing strategy allows investors to restructure debt while allowing tenant rental payments

to cover the mortgage obligation.

"Many investors are realizing they can consolidate high-interest debt by refinancing their investment properties and allowing rental income to support the payment," says Jason Ruedy, The Home Loan Arranger. "Instead of carrying expensive credit card balances or other high-interest debt, investors can use the equity in their rental properties and let the tenant help service the loan."



DSCR Loans Creating New Opportunities for Real Estate Investors

A Debt Service Coverage Ratio loan measures whether a property's rental income can cover its housing expenses, including:

- Mortgage principal and interest
- Property taxes
- Homeowners insurance
- HOA fees (when applicable)

When the rental income meets the lender's DSCR requirements, investors may qualify for financing without relying on personal income verification.

This makes DSCR investment property loans particularly attractive for:

- Denver real estate investors
- Rental property owners
- Short-term rental and Airbnb investors
- Self-employed borrowers and entrepreneurs
- Investors building multi-property real estate portfolios

Using Rental Properties to Consolidate Debt

In addition to purchasing or [refinancing rental properties](#), many investors are using DSCR cash-out refinances to consolidate debt and restructure their finances.

By tapping into the equity of their Denver investment properties, investors can:

- Pay off high-interest credit card balances
- Consolidate multiple debts into one structured loan
- Lower overall monthly payments
- Improve cash flow across their investment portfolio

"This strategy allows investors to convert expensive consumer debt into a structured real estate loan backed by rental income," Ruedy explains. "In many cases, the tenant's rent effectively covers the mortgage payment, creating a more sustainable financial structure."

Denver Real Estate Market Continues to Attract Investors



Jason M Ruedy

The Denver housing market remains one of the most attractive investment markets in the United States due to strong population growth, economic expansion, and continued demand for rental housing. As a result, both local and out-of-state investors continue to seek financing solutions for Denver rental property loans and investment property refinancing.

According to Ruedy, DSCR financing has become one of the fastest-growing mortgage solutions for real estate investors nationwide.

“Investors are looking for flexible mortgage solutions that allow them to scale quickly,” says Ruedy. “DSCR loans give them the ability to refinance, access equity, consolidate debt, and grow their portfolios without the hurdles of traditional mortgage qualification.”

About Jason Ruedy — The Home Loan Arranger

Jason Ruedy, known nationally as “The Home Loan Arranger,” is a Denver-based mortgage professional with more than 30 years of experience in residential mortgage lending, investment property financing, and mortgage refinancing. Ruedy consistently ranks among the top mortgage originators in the United States and specializes in helping homeowners and real estate investors structure mortgage solutions designed to maximize financial opportunity.

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

- DSCR loans for real estate investors
- Investment property refinancing
- Cash-out refinance loans
- Debt consolidation mortgage solutions
- Residential home purchase loans
- Denver mortgage refinance programs

Real estate investors interested in learning more about DSCR loans, rental property financing, or investment property refinancing in Denver are encouraged to contact The Home Loan Arranger directly.

For more information visit:

□ <https://www.thehomeloanarranger.com>

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