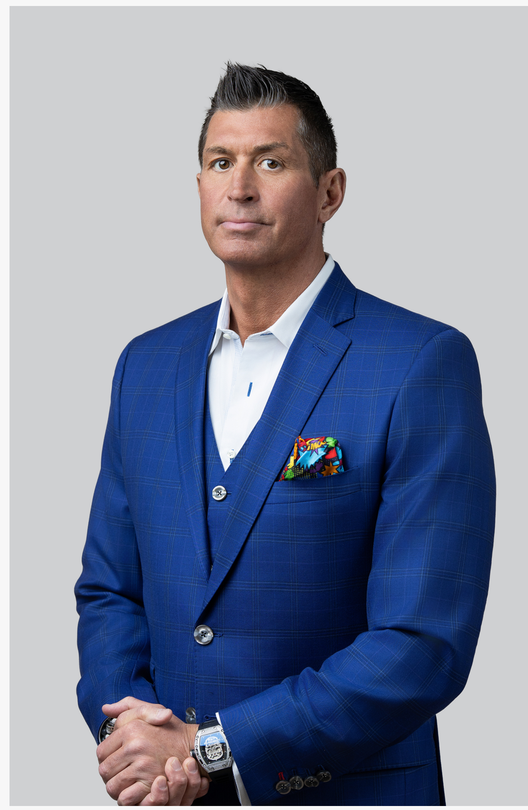
Jason Ruedy 'The Home Loan Arranger' Says Breckenridge Investors Use DSCR Loans to Consolidate Debt

Breckenridge Mortgage Expert Jason Ruedy "The Home Loan Arranger" Says Real Estate Investors Are Using DSCR Loans to Consolidate Debt and Leverage Rental Income



BRECKENRIDGE, 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 throughout Breckenridge and Summit County are using Debt Service Coverage Ratio (DSCR) loans to refinance investment properties, consolidate high-interest debt, and strengthen their financial position. According to the Colorado mortgage expert, this strategy is becoming increasingly popular as investors look for smarter ways to leverage rental property income in one of Colorado's most sought-after resort real estate markets.

Through the DSCR loan program, real estate investors can refinance or cash out equity from their Breckenridge investment properties without providing traditional income documentation such as W-2 forms, 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 or vacation rental income to support the mortgage payment.

"Many real estate investors in Breckenridge are realizing they can consolidate high-interest debt by refinancing their investment properties and allowing rental income to support the loan 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 or short-term rental income help service the loan."

DSCR Loans Creating New Opportunities for Breckenridge 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)

The Home Loan Arranger

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

This makes DSCR investment property loans in Breckenridge especially attractive for:

“When rental income meets the lender’s DSCR requirements, investors may qualify for financing without relying on personal income documentation”
Jason Ruedy

• Breckenridge real estate investors
• Short-term rental and vacation property owners
• Airbnb investors in Summit County
• Self-employed borrowers and entrepreneurs
• Investors building multi-property real estate portfolios

Using Breckenridge Investment Properties to Consolidate Debt

In addition to purchasing or refinancing rental properties, many investors are using DSCR cash-out refinance loans to consolidate debt and restructure their finances.

By tapping into the equity of their Breckenridge rental properties, investors may be able to:

• 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
• Reinvest equity into additional investment properties

“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 rental income from the property effectively covers the mortgage payment, creating a more sustainable financial structure.”

Breckenridge Real Estate Market Continues to Attract Investors

The Breckenridge real estate market continues to attract both Colorado and out-of-state investors due to strong tourism demand, limited housing inventory, and consistent demand for vacation rentals and investment properties in Summit County.

According to Ruedy, these factors make Breckenridge investment property financing increasingly important for investors seeking to expand their portfolios in resort markets.

“Breckenridge remains one of Colorado’s premier destinations for vacation rental investing and long-term real estate appreciation,” Ruedy says. “DSCR loans allow investors to access equity, refinance properties, and scale 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 Colorado-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
• Breckenridge investment property refinancing
• Cash-out refinance loans
• Debt consolidation mortgage solutions
• Residential home purchase loans
• Colorado mortgage refinance programs

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

For more information visit:
 https://www.thehomeloanarranger.com

JASON RUEDY
THE HOME LOAN ARRANGER
+1 303-862-4742
email us here
Visit us on social media:

LinkedIn
Instagram
Facebook
YouTube
X
Other

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