

Published based on [Can I negotiate a lower principal on my first and/or second mortgages without ruining my credit?](#)

Can I negotiate a lower principal on my first and/or second mortgages without ruining my credit?

I bought my house right before the real estate crash. I want to find out if there is a way to negotiate a lower principal without affecting my credit.

The only way to do it without destroying your credit is to refinance.

You can also find this article published on [Can I negotiate a lower principal on my first and/or second mortgages without ruining my credit?](#), and on the tag pages [can i negotiate a lower principal on my first andor second mortgages without ruining my credit](#), [crash](#), [credit](#), [estate crash](#), [house](#), [lower principal](#), [real estate](#), [real estate crash](#), [Second Mortgages](#), [way](#).