

Published based on [What is the best way to go about combining your first and second mortgages into one and having one payment?](#)

What is the best way to go about combining your first and second mortgages into one and having one payment?

Also, refinancing at a lower rate wouldn't hurt my feelings either!

Go to your local bank and apply for a combined home loan for both loans, have the bank do automatic payment deductions from your checking account, that way you will not have to be concerned about making the payment, and will always have the payment on time, which in turn will up you credit score. Best Wishes!

You can also find this article published on [What is the best way to go about combining your first and second mortgages into one and having one payment?](#), and on the tag pages [automatic payment deductions](#), [best way](#), [best wishes](#), [checking account](#), [credit score](#), [home loan](#), [local bank](#), [lower rate](#), [Second Mortgages](#), [what is the best way to go about combining your first and second mortgages into one and having one payment](#).