

MACQUARIE MORTGAGES USA INC.

Online registration and activation

Online account access gives you a quick, easy way to manage your Macquarie mortgage. A user name and password is all you need to:

View information on your credit line, interest rate, balance and more:

- Make a payment
- Print out your statement
- View tax information

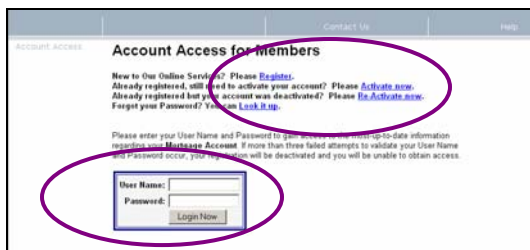
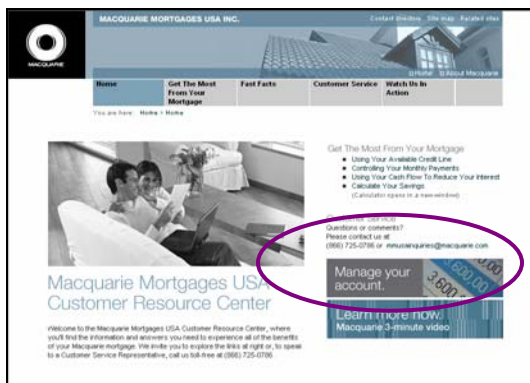
Registration

Current Macquarie Mortgages¹ customers can access online account information simply by registering. For security purposes only one registration per Social Security Number is permitted.

The primary benefits of registering online is gaining access to online payment services and having the ability to view your account statement electronically. You can also change your profile, email and banking preferences.

Steps for registration:

1. Select **Register**.
2. Enter your First and Last name.
3. Enter a valid email address. An e-mail containing an Activation Code will be delivered to this e-mail address. To protect your privacy, the same e-mail address may not be used in more than one online registration.
4. Enter your Social Security Number. Social Security Numbers are only used to verify active loans. For your protection, only one registration per Social Security Number is permitted.
5. Enter your account number. *If you have more than one loan, choose one of them. Once you are registered, you will have online access to all of your loans.*
6. Enter a User Name. Your User Name is a name you choose to access your account after the registration and activation process is completed. **FOR SECURITY MEASURES**, we strongly suggest you do not use your name or any derivative of your name. Use a combination of numbers and letters, 25 characters or less. Be sure to remember this User Name for later use.
7. Enter a Password. Your Password must be between 6 and 20 characters (alpha, numeric or alpha/numeric combination). It cannot be the same as your User Name.
8. Confirm your Password.
9. Create a Secret Question and Answer that will enable Macquarie Mortgages to validate your membership in the event that you forget your Password. If one of our suggestions does not fit your needs, you may choose **My Free Text Answer**.
10. Type in the Answer to your Secret Question.
11. Click the **Register** button. You will be asked to confirm your user information. If you want to change the information, it is very easy to do. Just use the "Edit" button. When you are satisfied all the information is correct, click **Register**.





Online registration and activation (cont.)

Note about registration: *Once you have registered, you have 45 days to activate your registration. Also, keep in mind that your registration will expire after 360 days of inactivity. If this occurs, please re-register.*

Activation

After registering, you should receive an e-mail that contains an Activation Code and a link to our activation page. Click the Activation link, enter your User Name, password, Activation Code and click Submit. If you do not receive an e-mail within 24 hours, and you are sure that the e-mail address you entered is correct, Contact Us for assistance.

If you forgot your Password, you may look up your Password by providing specific information (User Name, Secret Question, and Secret Answer).

Questions about online account access?

If for any reason you're having trouble logging in, please contact us via the information provided below.

What if I didn't receive an email?

You should receive an email containing your Activation Code soon after you register. If you do not receive this email within 24 hours, and you're sure that the address you entered is correct, please email customer service to let us know that there is a problem.

What if I can't log on?

It's possible that a large number of people are currently accessing our service and there may be problems retrieving your information. If this is the case, we apologize and ask that you return later to access your account.

What does the error message "My information is unavailable" mean?

Due to an internal error we are not able to display your loan details. We apologize for the inconvenience. Please try again later.

Q: What do I do if it says my account was de-activated?

If you have already registered but your account was deactivated, click "Re-activate now" on the Account access page. Enter your Social Security Number, user name, password and follow relevant prompts to re-activate.

¹ Macquarie Mortgages USA Inc. ("Macquarie Mortgages") is licensed: AK; Arizona Mortgage Banker License #BK0904552; AR; Department of Corporations California Finance Lender License #603 9470; CO; CT; Florida Mortgage Lender License #ML0700591; Georgia Residential Mortgage License #19033; ID; IN; IA; KY; MD; MA License #ML3195 and #LS0100; MI; MN; Mississippi Licensed Mortgage Company 99/2007; MT; NE; Not licensed in Nevada; NY; NC; OR; Pennsylvania Department of Banking First/Secondary Mortgage Banker/Lender #11920/#16505; SC; TN; UT; Virginia State Corporation Commission #ML-535; WA; WI; WY. This is not a solicitation for direct loan applications in Nevada. Correspondent lending only: NJ, NM, OH. Macquarie Mortgages is a wholly-owned subsidiary of Macquarie Bank Limited ABN 46 008 583 542 ("MBL"). MBL is an authorised deposit-taking institution under the Australian Banking Act 1959 (Cth). Macquarie Mortgages is not an authorized deposit-taking institution under the Australian Banking Act (Cth) 1959, or under the federal banking laws of the United States. Macquarie Mortgages' obligations do not represent deposits or other liabilities of MBL and MBL does not otherwise provide assurance in respect of the obligations of Macquarie Mortgages. Rev. 071026kb

