

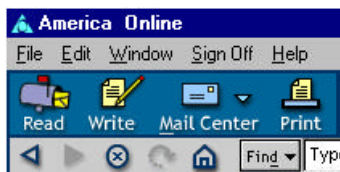


Stay Connected...

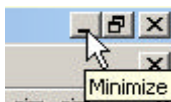
...with all of the latest news on HomeSteps Connect, the 24/7 web-based REO management system from HomeSteps. By now, you should have received several e-mails with information about this new system.

We understand that you currently use America Online as your Internet provider. **Please note:** AOL's web-browser will not work with HomeSteps Connect. In order for you to use HomeSteps Connect, you will need to follow the instructions below to open Internet Explorer before logging into HomeSteps Connect.

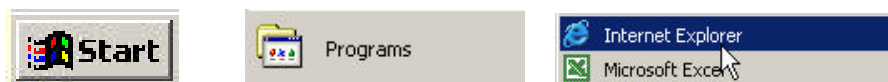
1. Log on to the Internet using AOL as you usually do.



2. Minimize AOL.



3. Click on the start button on the lower left-hand corner of your desktop, click programs then select Internet Explorer (note: HomeSteps Connect will not work with Netscape Navigator). If you do not have Internet Explorer, you can download the latest version free of charge at: <http://www.microsoft.com/windows/ie/downloads/ie6/default.asp>



4. This will launch Internet Explorer. You must use Internet Explorer 5.5 or higher to access HomeSteps Connect. Once it has launched, enter the address www.homestepsconnect.com to access the system.



5. When you are finished using HomeSteps Connect, just exit Internet Explorer and you will be back to AOL.



If you have any other questions, please e-mail HomeSteps_Connect_Support@freddiemac.com

