



## AGREEMENT

1. The terms and conditions of the Note are amended as follows:  
Any reference to the Loan Amount or Loan of \_\_\_\_\_ is hereby changed to \_\_\_\_\_.
2. Except as provided above, the terms and provisions of the Note shall remain in full force and effect.
3. The terms and conditions of the Mortgage are amended as follows:  
Any reference to the Loan of \_\_\_\_\_ is hereby changed to \_\_\_\_\_.
4. Except as provided above, the terms and provisions of the Mortgage shall remain in full force and effect.
5. This Agreement may be executed in any number of counterparts, each of which shall be an original but all of which shall constitute one instrument.

(THE REMAINING PORTION OF THIS PAGE IS INTENTIONALLY LEFT BLANK)

**IN WITNESS WHEREOF**, the parties hereto have executed this Agreement as of the date first above written.

**MAKER:**

By:

\_\_\_\_\_  
\_\_\_\_\_

**MAKER:**

By:

\_\_\_\_\_  
\_\_\_\_\_

State of Minnesota }  
County of \_\_\_\_\_ } ss.

This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_,  
\_\_\_\_\_, by \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

**MINNESOTA HOUSING FINANCE AGENCY**

By: \_\_\_\_\_

Its: \_\_\_\_\_

State of Minnesota }  
County of \_\_\_\_\_ } ss.

This instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_,  
\_\_\_\_\_, by \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

This instrument was drafted by:  
Minnesota Housing Finance Agency  
400 Sibley Street, Suite 300  
St. Paul, MN 55101-1998

THIS LOAN MODIFICATION AGREEMENT  
SECURES A LOAN MADE UNDER AN  
AFFORDABLE HOUSING PROGRAM  
OF THE MINNESOTA HOUSING FINANCE AGENCY,  
AN AGENCY OF THE STATE OF MINNESOTA,  
AND AS SUCH IS EXEMPT FROM MORTGAGE  
REGISTRATION TAX PURSUANT TO  
MINNESOTA STATUTES SECTION 287.04(F).

## EXHIBIT A