

**Biyearly Deferred Letter
Exhibit 2**

Letter Date

Addressee Name

Addressee Address

Addressee City/State/Zip

RE: Celink Loan #: Loan Number

Dear Addressee:

This letter is a reminder that your Minnesota Housing Finance Agency Deferred Loan is serviced by Celink.

The subject loan is a deferred mortgage in the amount of \$ Loan Amount, dated Mortgage Date. This is a zero interest loan with no monthly payments. The loan does not need to be repaid unless title transfers or the property ceases to be your principal place of residence prior to Maturity Date. If title does transfer or the property ceases to be your principal place of residence before that date, the total loan amount must be paid in full.

Correspondence related to this loan should be directed to:

Celink
PO Box 16247
Lansing, MI 48901-6247

If you have any questions, you may call Celink's Customer Service Department at 1-800-761-0073.

Sincerely,

Sender

Title

Celink