

**Periodic Simple Interest Sleeping Letter
Exhibit 7**

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 Loan is serviced by Celink.

The subject loan is a sleeping mortgage in the amount of \$ Loan Amount , dated Mortgage Date . This is a simple interest loan with no monthly payments. The loan must be paid in full on or before the maturity date of Maturity Date or at the time title transfers or the property ceases to be your principal place of residence.

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