

NOTICE OF REDEMPTION

**Minnesota Housing Finance Agency
Residential Housing Finance Bonds
2005 Series O
Dated: December 14, 2005**

Redemption Date: **January 15, 2015**
Total Redemption Amount: **\$585,000**
Redemption Reason/Source of Funds: **Optional Redemption**

<u>CUSIP</u>	<u>Maturity</u>	<u>Rate</u>	<u>Amount</u>	<u>Price</u>
60415NXA5*	07/01/2015	4.200%	\$585,000	100%

*Denotes Full Call on CUSIP

NOTICE IS HEREBY GIVEN that the securities described herein have been called for redemption at the applicable redemption price plus accrued interest, if any, to the redemption date. On the redemption date, each security shall become due and payable, and interest shall cease to accrue. In the event less than the entire principal amount of a security is to be redeemed, a new security for the unredeemed portion will be issued in your name without charge.

Pursuant to 5.2 of the Resolution dated July 27, 1976 and Amended and Restated August 25, 1995 providing for the Issuance of Residential Housing Finance Bonds, this notice of redemption is made conditional upon the deposit of sufficient moneys to pay the Redemption Price therefor on the redemption date. If such moneys sufficient to pay the Redemption Price and accrued interest have not been made available by the Agency to the Trustee or the Paying Agent on the redemption date, such notice of redemption shall be cancelled and be null and void and the Bonds so called for redemption and subject to such conditional redemption notice shall continue to remain Outstanding.

Payment of the redemption proceeds will be made on or after the redemption date upon presentation and surrender of the securities to:

By Mail or Courier Service:

Wells Fargo Bank Minnesota, N.A.
Corporate Trust Operations
N9303-121
6th & Marquette Avenue
Minneapolis, MN 55479-0113

By Registered or Certified Mail:

Wells Fargo Bank Minnesota, N.A.
Corporate Trust Operations
P.O. Box 1517
Minneapolis, MN 55480-1517

In Person, By Hand:

Corporate Trust Services
12th Floor Northstar East Bldg.
608 2nd Avenue South
Minneapolis, MN 55479

Wells Fargo Bank, N.A. policy does not allow the safekeeping of securities within Corporate Trust Operations for a period of longer than 30 days. Please DO NOT submit your securities for payment more than 30 days in advance of the redemption date. A \$25.00 wire transfer fee will be deducted from each payment requested to be made by wire. When inquiring about this redemption, please have the Bond number available. Please inform the customer service representative of the CUSIP number(s) of the affected Bond. Customer Service can be reached at 612-667-9764 or Toll Free at 1-800-344-5128.

IMPORTANT NOTICE

Under section 3406(a)(1) of the Internal Revenue Code, the Paying Agent making payment of interest or principal on securities may be obligated to withhold a percentage of the payment to a holder who has failed to furnish the Registrar with a valid taxpayer identification number, certification that the number supplied is correct, and that the holder is not subject to backup withholding. Holders of the bonds who wish to avoid the application of these provisions should submit either a completed IRS (Internal Revenue Service) Form W-9 (use only if the holder is a U.S. person, including a resident alien), or the appropriate form W-8 (use only if you are neither a U.S. person or a resident alien), when presenting the bonds for payment. See IRS Publication 515, Withholding of Tax on nonresident Aliens and Foreign Entities. Publication 515 and W-8 forms and instructions are available through the IRS via their web site at www.irs.gov.

**MINNESOTA HOUSING FINANCE AGENCY
By: Wells Fargo Bank, N.A. as Agent**

Publication Date: 12/10/2014



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498978

12/10/2014

Client Name: Wells Fargo Bank, N.A. (CTS)

Reliance: 2

Notice Issuer: MINNESOTA ST HSG FIN AGY

Issue Title: RESIDENTIAL HSG FIN-SER O

Job Type: Redemption

Issue Date:

Pub Date: 12/10/2014

Call Type: Full

Call Date: 01/15/2015

Total Amt Called: \$585,000.00

Notice Memo:

Customers:

Role	Bank Name	Bank #	DTCAgent	Address	City	State	Zip	Phone	AddressDesc
Notification	Wells Fargo Bank, N.A. (CTS)	091000019	00000689	P.O. Box 1517, Corp. Trust Oper.	Minneapolis	MN	55489-1517	612-667-9764	Mail-Delivery Address (0570)

Issues:

Cusip	Interest	AccrInt	Maturity	Int Types	Called/Cus	Price(%)	Cert No	Type	Prefix	Par Value	Called Value	Out Value	Trans
60415NXA5	4.2000	0.0000	07/01/2015	00 MU F	\$585,000.00	100.00000000				N/A	N/A	N/A	

Total for CUSIP	Amount Called
60415NXA5	\$585,000.00