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**NOTICE OF REDEMPTION**

**MINNESOTA HOUSING FINANCE AGENCY**  
**Homeownership Finance Bond 2009 Series A4B**  
**(Mortgage - Backed Securities Program) (Treasury HFA Initiative)**  
**Dated: September 29, 2011**

**Redemption Date: January 1, 2019**  
**Redemption Reason/Source of Funds: Prepayment and Excess Revenue**  
**Total Redemption Amount: \$80,000**

| <u>CUSIP</u> | <u>Maturity</u> | <u>Rate</u> | <u>Amount</u> | <u>Price</u> |
|--------------|-----------------|-------------|---------------|--------------|
| 60416QER1    | 07/01/2041      | 2.48%       | \$80,000      | 100.00%      |

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

Registered/Certified Mail:  
**Wells Fargo Bank, N.A.**  
Corporate Trust Operations  
P.O. Box 1517  
Minneapolis, MN 55480-1517

Air Courier:  
**Wells Fargo Bank, N.A.**  
600 Fourth Street South, 7th Floor  
Minneapolis, MN 55479  
MAC N9300-070

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 Toll Free at 1-800-344-5128.

**IMPORTANT INFORMATION REGARDING TAX CERTIFICATION AND POTENTIAL WITHHOLDING:**

Pursuant to U.S. federal tax laws, you have a duty to provide the applicable type of tax certification form issued by the U.S. Internal Revenue Service ("IRS") to Wells Fargo Bank, N.A. Corporate Trust Services to ensure payments are reported accurately to you and to the IRS. In order to permit accurate withholding (or to prevent withholding), a complete and valid tax certification form must be received by Wells Fargo Bank, N.A. Corporate Trust Services before payment of the redemption proceeds is made to you. Failure to timely provide a valid tax certification form as required will result in the maximum amount of U.S. withholding tax being deducted from any redemption payment that is made to you.

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

Publication Date: November 30, 2018

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