



NOTICE OF REDEMPTION

**MINNESOTA HOUSING FINANCE AGENCY  
RESIDENTIAL HOUSING FINANCE BONDS  
2023 SERIES N (AMT), O (NON-AMT), P  
(TAXABLE), Q (TAXABLE/LTVR/SOCIAL BONDS)**

**Redemption Date 02/01/2026**

| CUSIP     | Rate    | Price      | Maturity   | Call Reason                   | Called Amount |
|-----------|---------|------------|------------|-------------------------------|---------------|
| 60416T5P9 | 6.0000% | 100.000000 | 07/01/2053 | PREPAYMENT AND EXCESS REVENUE | \$435,000.00  |

**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, if required by the governing documents, to:

Registered/Certified Mail:

**Computershare Trust Company, N.A.**  
P.O. Box 1517  
Minneapolis, MN 55480-1517

Air Courier:

**Computershare Trust Company, N.A.**  
1505 Energy Park Drive  
St. Paul, MN 55108

Computershare Corporate Trust policy does not allow the safekeeping of securities 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 wire transfer fee of not more than \$50 may 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 Computershare Trust Company, N.A., 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 Computershare Trust Company, N.A., 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: Computershare Trust Company, N.A. as Agent**

Publication Date: JANUARY 02, 2026

This document is provided by Computershare Trust Company, NA, or one or more of its affiliates (collectively, "Computershare"), in its named capacity or as agent of or successor to Wells Fargo Bank, NA, or one or more of its affiliates ("Wells Fargo"), by virtue of the acquisition by Computershare of substantially all the assets of the corporate trust services business of Wells Fargo.