

**Sleeping Mortgage (Simple Interest) Welcome/ Informational Letter  
Exhibit 6**

Letter Date

Addressee Name

Addressee Address

Addressee City/ State/ Zip

RE: Celink Loan #: Loan Number

Dear Addressee:

The servicing of your Minnesota Housing Finance Agency Loan has been transferred to 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