

**MINNESOTA HOUSING FINANCE AGENCY
FHA FIRST MORTGAGE DEED AMENDMENT
(TAX-EXEMPT FINANCING RIDER)**

The rights and obligations of the parties to the attached Mortgage Deed, which is incorporated herein by this reference, and the Note which is secured by the Mortgage Deed are expressly made subject to this Rider. In the event of any conflict between the provisions of this Rider and the other provisions of the Mortgage Deed or Note, the provisions of the Rider shall control.

In addition to the covenants and agreements made in the Mortgage Deed, Borrower and Lender further covenant and agree to amend Paragraph 9 of the attached Mortgage Deed, entitled "Grounds for Acceleration of Debt," by adding additional grounds for acceleration as follows:

Lender, or such of its successors or assigns as may by separate instrument assume responsibility for assuring compliance by the Borrower with the provisions of this Tax-Exempt Financing Rider, may require immediate payment in full of all sums secured by the Mortgage Deed if:

- (a) All or part of the Property is sold or otherwise transferred by Borrower to a purchaser or other transferee:
 - (i) Who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Section 143(c) and (i)(2) of the Internal Revenue Code; or
 - (ii) Who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Section 143(d) and (i)(2) of the Internal Revenue Code (except that "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1); or

