



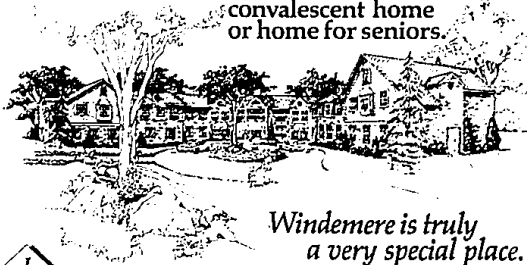
University honors choral group

Members and director John Dovaras of the Oakland University Community Chorus were honored at a 25th anniversary recognition dinner earlier this month. Pictured from left are chorus members Michael Kollins of Bloomfield Hills and Anita Goor of Birmingham and Dovaras, director for 22 years. Other area singers who received certifi-

cates of distinction were Martha Bahnmiller and Therese O'Connor of Rochester and Mary Bennett, Lottie Ball and June Jardine of Troy. Emeritus dean Lowell Eklund gave Dovaras a plaque for his dedication at the dinner for 158 chorus members, guests and university representatives.

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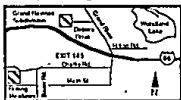
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NBD's new Bi-Weekly Mortgage

- Cuts 9 years off a 30-year loan.*
- Reduces interest costs 35%*
- Builds equity almost twice as fast.*

What does Bi-Weekly mean, exactly? And how does this new mortgage work? Bi-Weekly simply means you make your house payment every other week. Instead of writing out one large check once a month, you pay half every two weeks. So, rather than making 12 big monthly payments a year, you make 26 small ones every two weeks. The two extra payments make the difference, cutting about 9 years off the life of your mortgage.

The last 9 years are free? Right. This mortgage gives you the low payments of a 30-year mortgage, and is fully paid off in just 21 years. In that sense, NBD's new Bi-Weekly combines the best features of 15- and 30-year fixed rate mortgages. Because NBD requires just 10% down, the Bi-Weekly Mortgage is perfect for first-time homeowners.

Suppose I sell my home 7 years from now...will I have more equity in it? Yes. With the NBD Bi-Weekly Mortgage, you build equity in your home almost twice as fast as a conventional 30-year mortgage. So when you sell your home...or if you want to use the equity in it for any purpose...the equity will be nearly double what it would have been otherwise.

And if I keep my home for the full 21 years...how much will I save? About 35%. For many home buyers in this area, that could mean sixty to seventy-five thousand dollars. To find out how much you would save, check the table below.

NBD's new Bi-Weekly Mortgage sounds interesting. But I need more details. Just call or visit one of the NBD Mortgage Company offices listed below. Our home mortgage specialists will get you the information to get started right away.

MORTGAGE AMOUNT	BI-WEEKLY PAYMENT AMOUNT	INTEREST SAVED OVER LIFE OF LOAN
\$60,000	\$263.27	\$47,006.22
\$80,000	\$351.03	\$62,691.10
\$100,000	\$438.79	\$78,357.92
\$120,000	\$526.54	\$94,031.08

10.00% Interest Rate, 10.28947% Annual Percentage Rate, 542 Bi-Weekly Payments.

101 East Washington
Ann Arbor, Michigan 48104
(313) 995-8119

200 Renaissance Center
Detroit, Michigan 48243
(313) 225-4233

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Plymouth, Michigan 48170
(313) 455-8231

18551 West Ten Mile Road
Southfield, Michigan 48037
(313) 559-1010

1116 West Long Lake Road
Bloomfield Hills, Michigan 48013
(313) 645-6600

685 St. Clair Avenue
Grosse Pointe, Michigan 48220
(313) 884-3235

3245 Elizabeth Lake Road
Pontiac, Michigan 48054
(313) 681-3715

900 Tower Drive, Suite 100
Troy, Michigan 48068
(313) 828-2286

10049 E. Grand River
Suite 900
Brighton, Michigan 48116
(313) 229-0381

42450 Garfield Road, Suite B
Mt. Clemens, Michigan 48044
(313) 263-1750

339 Main Street
Rochester, Michigan 48063
(313) 652-8770

3200 Biddle Avenue
Wyandotte, Michigan 48192
(313) 284-8800

*All calculations are based upon a 10% Interest Rate (10.28947% Annual Percentage Rate). The chart and amounts shown are examples only. Length of term, payment amount, interest saved and equity building will vary with changes in interest rates.

Because payments are made bi-weekly, you may make 27 payments during one of two years over the life of your Bi-Weekly Mortgage. See your NBD Mortgage Company specialist for current rates and details.



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