

LET TURN DREAM HOME INTO A REALITY

If you're considering a new home, you probably need some money. And some good advice. From people who know what they're talking about.

That's why more people have financed their homes at First Federal of Michigan than at any other financial institution in the state. We know how to put money to work for you.

You'll find First Federal people are more than courteous. They're true professionals. Keenly aware of the latest trends in mortgage financing. Like early ownership, graduated payments and adjustable loans. All of which they'll be happy to explain in detail. And, if

you'd like, they'll outline MSHDA's income tax reduction program as well.

First Federal can also arrange mortgage plans you may be more familiar with. Conventional fixed-rate loans. FHA and VA. Plus refinancing to pay off a land contract or balloon note coming due.

We can also provide construction financing with an easy, straightforward program.

So when you find the house you'd be proud to call your home, come see us. Whether you're building or buying, First Federal of Michigan can lend you something besides money.

We can lend you years of experience, too.



Think **1st** FEDERAL About Mortgage Loans.
FIRST FEDERAL OF MICHIGAN