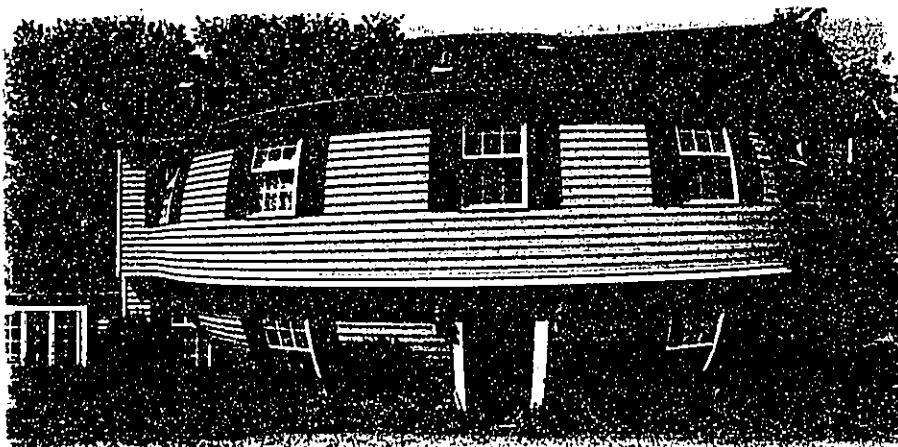


Last year, we helped  
over 50,000 families get  
into a new home.



(One at a time!)

Standard Federal Bank has become the industry leader in home mortgage loans. Our customers know that Standard Federal has the most advanced processing technology for fast, easy approval; that our Rate-Lock feature ensures the lowest possible interest rate; and that we offer a wide variety of mortgage loans to meet virtually any need, including FHA and VA loans. Come to Standard Federal. We brought 50,000 families home last year, and our door is open to you.

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