

When is a good time to buy a home?...

There's no better time than now!

Now is an excellent time to buy a new or existing home. Mortgage money is available at Standard Federal Savings and suitable terms can be arranged to finance your purchase.

The demand for homes is on the upswing. Home construction is starting to increase. And, as new homes are built, prices will rise. Materials, labor, land—they'll all cost you more.



Talk to your Realtor or builder. We're ready to work with you to help you buy the home you've been dreaming about. Standard Federal Savings and Loan Association has the money—and the staff—to move you into a new home quickly and smoothly. Your Realtor or builder knows about our

firm loan commitments, our dependable, fast service and our competitive interest rates and terms.



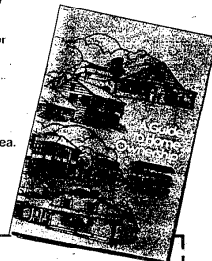
More people buy homes in Metropolitan Detroit with financing from Standard Federal Savings than from any other lender.



For the past three years Standard Federal Savings has been the No. 1 residential mortgage lender in the Wayne-Oakland-Macomb-Washtenaw county area of metropolitan Detroit and ample mortgage funds are now available. That's what we're all about. We're people helping people and one of the best ways we help people is with the biggest purchase they make—their home. The people of Standard Federal Savings at each of our offices are ready to answer your questions, process your loan application and ease you through your mortgage closing quickly and smoothly. That's why more people in this area obtain their mortgage financing from Standard Federal Savings than from any other lender.

Mail coupon below for this helpful booklet "A GUIDE TO HOME OWNERSHIP"

Also available at all 35 offices in the Metropolitan Detroit Area.



Standard Federal Savings
2401 West Big Beaver, Troy, MI 48064

Please send a copy of "A Guide to Home Ownership" to:

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

STANDARD
FEDERAL SAVINGS
AND LOAN ASSOCIATION

People
helping
people

| | | | | | |
|--------------------------------------|----------|--|--------------------------------|--|----------|
| North | West | 838-2950 | 315 South Wayne Road, Westland | 326-8020 | |
| 50 West Big Beaver, Birmingham | 645-1500 | 17540 Grand River, near Southfield | 537-4999 | 123 West Michigan, Ypsilanti | 482-7566 |
| 90 West Main, Birmingham | 647-0500 | 23712 Grand River, near Greenfield Hills | 273-4606 | East | |
| 825 West Long Lake, Bloomfield Hills | 642-7743 | 14221 Greenfield, near Grand River | 933-7554 | 14628 East Jefferson at Manistique | 821-3085 |
| 3700 West Maple, Bloomfield Twp. | 647-1525 | 10841 Joy Road at Manor | 538-7171 | 14130 East Warren near Outer Drive | 684-0145 |
| 25850 Middlebelt, Farmington Hills | 477-2110 | 24224 Joy Road near Telegraph | 538-7171 | 11511 Kelly Road at Whittier | 371-9450 |
| 1310 Redwaxer Road, Rochester | 625-7710 | 10841 Joy Road at Manor | 933-7554 | 24501 Harper, St. Clair Shores | 771-2200 |
| 1408 North Woodward, Royal Oak | 547-5900 | 198 Main Street, Belleville | 697-8033 | 4660 Twenty-Four Mile Rd., Shelby Twp. | 731-0020 |
| 29405 Greenfield, Southfield | 559-7010 | 44101 Ford Road, Canton Township | 981-1685 | 3852 Fourteen Mile Road, Warren | 768-5100 |
| 25123 Southfield, Southfield | 559-4720 | 18501 Hubbard, Dearborn | 583-1750 | 30700 Schoenherr, Warren | 779-0800 |
| 2401 West Big Beaver, Troy | 643-0603 | 17230 Farmington Road, Livonia | 527-8200 | | |
| 2699 West Big Beaver, Troy | 643-7400 | 2815 Rawsonville Road, Van Buren Twp. | 261-7800 | | |
| 940 East Long Lake Road, Troy | 685-4500 | 35150 Michigan Avenue, Wayne | 481-0500 | | |
| | | | 721-8000 | | |
| | | | | 405 Griswold at Jefferson | 905-4774 |