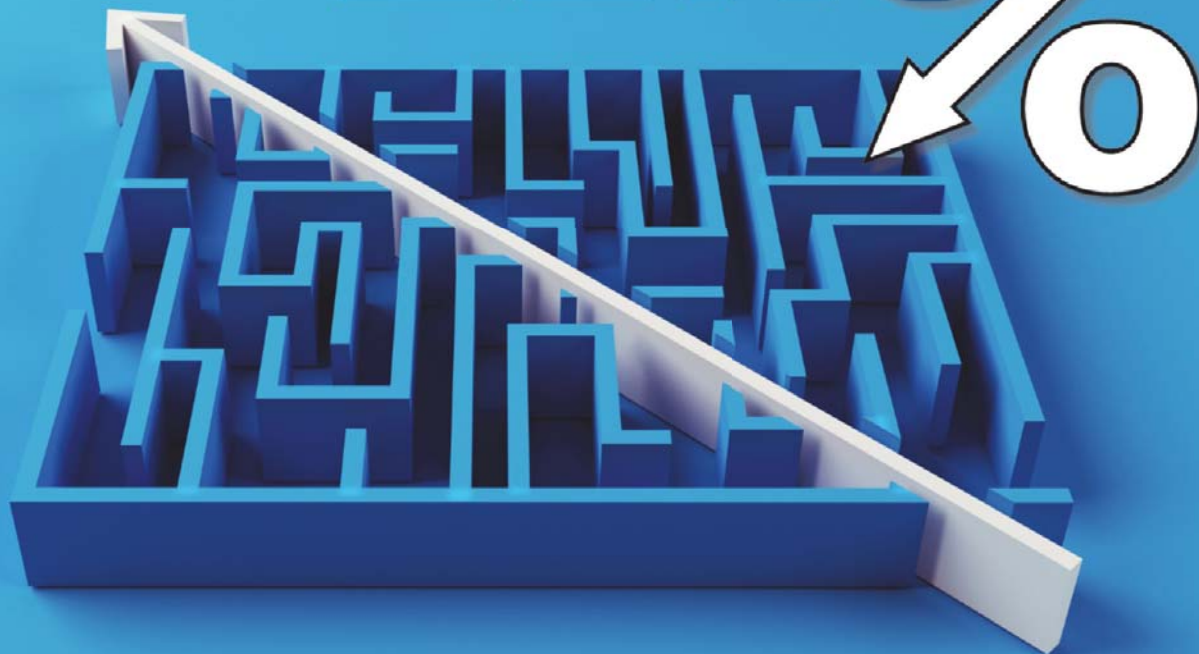


TRUE ZERO



LOOKING FOR A DIRECT ROUTE TO YOUR FIRST HOME?

Buying your first home can be EZ with TRUE ZERO!

Have you been thinking about purchasing your first home, but don't have money saved for a down payment? Want to borrow money from a lender you can trust? For a limited time, First Federal Savings Bank is offering an in-house mortgage loan program with no money down required!

What does TRUE ZERO mean ?

ZERO homes previously owned—first time home buyer offer

ZERO down payment required—finance the purchase price of your home

ZERO times we will sell your loan—owned and serviced at First Federal Savings Bank

ZERO loans outside our community—loans for our local market areas

ZERO other places you should call—**contact us for all the details!**



(800) 443-8780

www.ffsbweb.com