

PIP PARTICIPATING LENDERS By County November 2013

*Homeowners and Landlords in the counties of: **Clinton, Eaton, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne** can apply directly with First Independence Bank in Detroit for a property improvement loan. First Independence Bank is the only lender representing these counties and accepts loan applications up to \$7500. There are currently no other PIP Participating Lenders within these counties processing PIP loans. If the applicant is located more than 45 miles from Detroit, applications can be accepted by email but the borrower must travel to Detroit for the loan closing.

All other counties are represented by a Participating Lender below:

County	Contact	Agency Name	Address	Phone	Email
Alcona	Please contact Alcona County Housing Commission for an application Denise Hartz (989) 724-9429				hartzdenise@hotmail.com
Alger	Christine M. Tryan	Upper Peninsula State Bank	112 North 11 Street, P O Box 336, Escanaba 49829	(906) 786-1331	cmtryan@upstatebank.net
Alger	Ms. Gina Bell	Northern Michigan Bank	1502 West Washington, Marquette, 49855	(906) 228-7300	ginabell@nmbank.com
Allegan	Lovedia Stap	Chemical Bank	236 Hubbard Street, Allegan 49010	(269) 686-7815	lovedia.stap@chemicalbankmi.com
Allegan	Arla Spaman	Chemical Bank	3614 M-40, Hamilton 49419	(616) 588-7613	arla.spaman@chemicalbankmi.com
Allegan	Justin Glover	Chemical Bank	855 S Washington Avenue, Holland 49423	(616) 392-2448	justin.glover@chemicalbankmi.com
Allegan	Laree Waanders	Chemical Bank	249 Mason Street, Saugatuck 49453	(269) 857- 2116	laree.waanders@chemicalbankmi.com
Alpena	JoAnn Dehring	First Federal of Northern Michigan	100 S. Second Avenue, Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Alpena	Mary Cosbitt	Chemical Bank	1324 M32 West, Alpena 49707	(989) 358-1780	mary.cosbitt@chemicalbankmi.com
Antrim	Please contact North West Michigan Comm. Action Agency for an application Cathy Odom (231) 947-3780				codom@nmcaa.net
Arenac	JoAnn Dehring	First Federal of Northern Michigan	100 S. Second Avenue, Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Arenac	Tara Pross	Chemical Bank	144 W Huron Road, Au Gres 48703	(989) 876-8141	tara.pross@chemicalbankmi.com
Arenac	Deb Morgan	Chemical Bank	220 S.Main Street, Standish 48658	(989) 846-9506	deb.morgan@chemicalbankmi.com
Baraga	Please contact Western UP Planning & Dev. Region for an application Lori Hauswirth (906) 482-7205				lhauswirth@wupldr.org
Barry	Sarah Price	Chemical Bank	241 W. State Street, Hastings 49058	(269) 945-3437	sarah.price@chemicalbankmi.com

County	Contact	Agency Name	Address	Phone	Email
Bay	Crystal Wackerly	Chemical Bank	213 Center Avenue, Bay City 48708	(989) 894-9823	crystal.wackerly@chemicalbankmi.com
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Bay	Maria Franek	Chemical Bank	314 E Midland Street, Bay City 48704	(989) 894-9876	maria.franek@chemicalbankmi.com
Bay	Jean Marie Saxon	Chemical Bank	3858 North M-13, Pinconning 48650	(989) 879-5888	Jean.Saxon@chemicalbankmi.com
Benzie	Chris Crawley	Chemical Bank	115 North Mitchell St Cadillac MI 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com
Berrien	Randi Utter	Chemical Bank	834 Nickerson Avenue, Benton Harbor 49022	(269) 934-1038	randi.utter@chemicalbankmi.com
Berrien	Michele Rendo	Chemical Bank	1882 Pipestone Road, Benton Harbor 49022	(269) 934-1093	michele.rendo@chemicalbankmi.com
Berrien	Randi Utter	Chemical Bank	834 Nickerson Avenue, Benton Harbor 49022	(269) 934-1038	randi.utter@chemicalbankmi.com
Berrien	Glenn Peterson	Chemical Bank	9190 US Hwy 31-33, Berrien Springs 49103	(269) 934-1010	glenn.peterson@chemicalbankmi.com
Berrien	Christina Watson	Chemical Bank	128 N Main Street, Buchanan 49107	(269) 695-7668	christina.watson@chemicalbankmi.com
Berrien	Karla Smothers	Chemical Bank	209 N Paw Paw Street, Coloma 49038	(269) 934-1078	karla.smothers@chemicalbankmi.com
Berrien	Joe Silva	Chemical Bank	6534 Main Street, Eau Claire 49111	(269) 461-6907	joe.silvia@chemicalbankmi.com
Berrien	Joseph Silvia	Chemical Bank	6534 Main Street, Eau Claire 49111	(269) 461-6907	joe.silvia@chemicalbankmi.com
Berrien	Susan Mikel	Chemical Bank	407 E Main Street, Niles 49120	(269) 683-2010	sue.mikel@chemicalbankmi.com
Berrien	Coley Pesce	Chemical Bank	1835 S 11th Street, Niles 49120	(269) 683-7671	coley.pesce@chemicalbankmi.com
Berrien	Craig Bishop	Chemical Bank	2600 S Cleveland Avenue, St Joseph 49085	(269) 934-1044	craig.bishop@chemicalbankmi.com
Berrien	Sharon Douglas	Chemical Bank	720 Pleasant Street, St Joseph 49085	(269) 983-8910	sharon.douglas@chemicalbankmi.com
Berrien	Allen Halquist	Chemical Bank	720 Pleasant Street, St Joseph 49085	(269) 927-2251	allen.halquist@chemicalbankmi.com
Berrien	Melissa Oatsvall	Chemical Bank	1711 W John Beer Road, Stevensville 49127	(269) 934-1066	melissa.oatsvall@chemicalbankmi.com
Berrien	Tonya Ward	Chemical Bank	11 E Linden Street, Three Oaks 49128	(269) 756-9539	tonya.ward@chemicalbankmi.com

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Calhoun	Teri Fogel	Chemical Bank	1301 N Eaton Street, Albion 49224	(517) 629-9178	teri.fogel@chemicalbankmi.com
Calhoun	Christine Miller	Chemical Bank	1301 N. Eaton Street, Albion 49224	(269) 629-9178	christine.miller@chemicalbank.com
Calhoun	Serena Long	Chemical Bank	2151 W. Columbia Avenue, Battle Creek, 49014	(269) 965-9344	serena.long@chemicalbankmi.com
Calhoun	Keith Hooker	Chemical Bank	701 North Avenue, Battle Creek, 49017	(269) 965-9342	keith.hooker@chemicalbankmi.com
Calhoun	Sarah Taylor	Chemical Bank	1 N. Bedford Road, Battle Creek, 49037	(269) 968-6267	sarah.taylor@chemicalbankmi.com
Calhoun	Jessica Schmidt	Chemical Bank	1295 Capital Avenue NE, Battle Creek, 49017	(269) 270-8079	jessica.schmidt@chemicalbankmi.com
Calhoun	Renee Underwood	Chemical Bank	290 E. Columbia Avenue, Battle Creek, 49017	(269) 968-9139	renee.underwood@chemicalbankmi.com
Calhoun	Catherine Gano	Chemical Bank	290 E Columbia, Battle Creek 49015	(269) 968-9139	catherine.gano@chemicalbankmi.com
Calhoun	Barbara Gray	Chemical Bank	115 West Drive South, Marshall 49068	(269) 789-9141	barb.gray@chemicalbankmi.com
Cass	Melissa Curtis	Chemical Bank	68955 M 62 Edwardsburg 49112	(269) 663-3343	melissa.curtis@chemicalbankmi.com
Cass	Katrina Wruble	Chemical Bank	68955 M-62, Edwardsburg 49112	(269) 633-3343	katrina.wruble@chemicalbankmi.com
Charlevoix	Please contact North West Michigan Comm. Action Agency for an application Cathy Odom (231)-947-3780				codom@nmcaa.net
Cheboygan	Jeanne Eberspacher	Chemical Bank	111 W Michigan Ave Rogers City MI 49779	989 734 2161	jeanne.eberspacher@chemicalbankmi.com
Chippewa	Please contact Chippewa-Luce-Mackinac CAA Don Wright for an application (906) 632-3363				dwright@clmcaa.com
Clare	Loretta Wischmeyer	Chemical Bank	259 West Main Street, Farwell 48622	(989) 588 6191	loretta.wischmeyer@chemicalbankmi.com
Clare	Sean Squires	Chemical Bank	3245 N Clare Avenue, Harrison 48625	(989) 539-2111	sean.squires@chemicalbankmi.com
Clinton*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Crawford	Anita Merchant	Chemical Bank	2500 I-75 Business Loop Grayling	(989) 348-6511	anita.merchant@chemicalbankmi.com
Delta	Christine M. Tryan	Upper Peninsula State Bank	112 North 11th Street P.O. Box 336, EsCANaba 49829	(906) 786-1331	cmtryan@upstatebank.net

County	Contact	Agency Name	Address	Phone	Email
Dickinson	Dale Cook	Upper Peninsula State Bank	1890 S. Stephenson Avenue, Iron Mountain, MI 49801	(906) 779-2141	djcook@upstatebank.net
Dickinson	Mary Jo Chaperon	First National Bank of Iron Mountain	233 South Stephenson Avenue, Iron Mountain 49801	(906) 774-2200	mchaperon@fnbimk.com
Eaton*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Emmet	Jeanne Eberspacher	Chemical Bank	111 W Michigan Avenue, Rogers City 49779	989 734 2161	jeanne.eberspacher@chemicalbankmi.com
Genesee	Jessica Jean	Chemical Bank	4346 W. Pierson, Flint, 48504	(810) 732-1200	jessica.jean@chemicalbankmi.com
Gladwin	Robin Grove	Chemical Bank	190 S Ross Street, Beaverton 48612	(989) 435 7721	robin.grove@chemicalbankmi.com
Gladwin	Lori Stout	Chemical Bank	1016 E. Cedar, Gladwin 48621	(989) 426-4547	lori.stout@chemicalbankmi.com
Gogebic	Susan Murphy	River Valley Bank	200 S. Suffolk Street, Ironwood 49938	(906) 932-1550	smurphy@rivervalleybank.com
Grand Traverse	Chris Crawley	Chemical Bank	115 N. Mitchell, Cadillac 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com
Gratiot	Melissa Dean	Chemical Bank	111 W Saginaw Street, St Louis 48880	(989) 681-2101	Melissa.Dean@chemicalbankmi.com
Gratiot	Mary Peterman	Chemical Bank	111 W Saginaw Street, St Louis 48880	(989) 681-2101	mary.peterman@chemicalbankmi.com
Hillsdale*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Houghton	Julie Knight	Superior National Bank	235 Quincy St. P.O. Box 450, Hancock 49930	(906) 482-0404	jknight@snb-t.com
Huron	Tamra Mandich	Chemical Bank	704 North Van Dyke, Bad Axe 48413	(989) 269-9963	tamra.mandich@chemicalbankmi.com
Ingham*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Ionia	Terry Conley	Chemical Bank	102 W. Main Belding 48809	(616) 794-2100	terry.conley@chemicalbankmi.com
Iosco	Jill Vandriessche	Chemical Bank	228 Newman Street, East Tawas 48730	(989) 362-6151	jill.vandriessche@chemicalbankmi.com
Iosco	Mary Holzheuer	Chemical Bank	114 N Washington Street, Hale 48739	(989) 728-2051	mary.holzheuer@chemicalbankmi.com
Iosco	Roberta Kopko	Chemical Bank	17 E M-55, Tawas City 48763	(989) 362-8621	Bobbi.Kopko@chemicalbankmi.com
Iosco	Rhonda Camp	Chemical Bank	205 N Bullock, Whittemore 48770	(989) 756-2401	rhonda.camp@chemicalbankmi.com

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Iron	Mary Jo Chaperon	First National Bank of Iron Mountain	233 South Stephenson Avenue, Iron Mountain 49801	(906) 774-2200	mchaperon@fnbimk.com
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Jackson	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Kalamazoo	Cathy Ash	Chemical Bank	211 E. Water Street Suite 100, Kalamazoo 49007	(269) 324-7230	catherine.ash@chemicalbankmi.com
Kalamazoo	Linda Riggs	Chemical Bank	8025 Creekside Drive, Portage 49024	(269) 324-7033	linda.riggs@chemicalbankmi.com
Kalamazoo	Betty Ryder	Chemical Bank	9010 East D Avenue, Richland, 49083	(269) 370-4199	betty.ryder@chemicalbankmi.com
Kalkaska	Please contact North West Michigan Community Action Agency for an application Cathy Odom (231) 947-3780				codom@nmcaa.net
Kent	Kristen Gere	Chemical Bank	6455 Division SE, Cutlerville 49584	(616) 588-7531	kristen.gere@chemicalbankmi.com
Kent	Ms. Pam Graftema	Chemical Bank	2185 3 Mile Road, Grand Rapids 49514	(616) 785-2548	pamela.graftema@chemicalbankmi.com
Kent	Ms. Liliana Garcia	Chemical Bank	910 Bridge St. NW, Grand Rapids 49504	(616) 785-2564	liliana.garcia@chemicalbankmi.com
Keweenaw	Please contact Western UP Planning & Dev. Region for an application Lori Hauswirth (906) 482-7205				lhauswirth@wupldr.org
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Lapeer	Beth Henderson	Lapeer County Bank & Trust	83 W.Nepessing, Lapeer 48446	(810) 245-2907	bahenderson@lcbt.com
Leelanau	Please contact Leelanau County Ron Crummel for an application (231) 256-9812				rcrummel@co.leelanau.mi.us
Lenawee*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Livingston*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Luce	Please contact Chippewa-Luce-Mackinac CAA Don Wright for an application (906) 632-3363				dwright@clmcaa.com
Mackinac	Ruth Visnaw	First National Bank	of St. Ignace 132 North State Street, St. Ignace 49781	(906) 643-6800	rvisnaw@fnbsi.com
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Mecosta	Linda Bolin	Chemical Bank	104 Perry Avenue, Big Rapids, MI 49307	(231)796-0801	linda.bolin@chemicalbankmi.com
Menominee	Christine M. Tryan	Upper Peninsula State Bank	112 North 11th Street P.O. Box 336, Escanaba 49829	(906) 786-1331	cmtryan@upstatebank.net
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Midland	Carl Ahearn	Chemical Bank	333 E Main St., Midland 48640	(989) 839-5212	carl.ahearn@chemicalbankmi.com
Missaukee	Susan Schwager	Chemical Bank	127 S. Main St, Lake City 49651	(231) 839-4328	susan.schwager@chemicalbankmi.com
Monroe*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
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Montcalm	Karen Nesbitt	Chemical Bank	400 E Main Street, Edmore 48829	(989) 415-7531	karen.nesbitt@chemicalbankmi.com
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Montmorency	Pamela Bartow	Chemical Bank	118 State Street, Hillman 49476	(989) 742-4587	pamela.bartow@chemicalbankmi.com
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Newaygo	Sarah Boerema	Chemical Bank	211 W Main Street, Fremont 49412	(231) 924-5600	sarah.boerema@chemicalbankmi.com
Oakland*	Ms. Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Ogemaw	Theresa Erickson	Chemical Bank	508 Bennett, Rose City 48654	(989) 685-2461	theresa.erickson@chemicalbankmi.com
Ogemaw	Tracy Williams	Chemical Bank	508 Bennett, Rose City 48654	(989) 685-2461	tracy.williams@chemicalbankmi.com
Ogemaw	Mark Wait	First Bank	502 W. Houghton Ave. P. O. Box 335, West Branch 48661	(989) 345-5050	mwait@firstbankmi.com

County	Contact	Agency Name	Address	Phone	Email
Ogemaw	Teresa Henry	Chemical Bank	700 W Houghton Avenue, West Branch 48661	(989) 345-3930	teresa.henry@chemicalbankmi.com
Ontonagon	Please contact Western UP Planning & Dev. Region for an application Lori Hauswirth (906) 482-7205				lhauswirth@wupldr.org
Osceola	Chad Booher	Chemical Bank	9568 US 10, Evart 49631	(231) 734 5532	chad.booher@chemicalbankmi.com
Oscoda	Please contact Northeast Michigan Affordable Housing Leeann Fischer for an application (989) 356-9111				lfischer@nemah.org
Otsego	Janice Sevenski	Chemical Bank	521 W Main Street, Gaylord 49735	(989) 705-2903	janice.sevenski@chemicalbankmi.com
Otsego	Rosita Perez	First Federal of Northern Michigan	308 N. Morenci Street, Mio, 48647	(989) 826-3274	rperez@first-federal.com
Otsego	Darren Selden	Citizens National Bank	20581 State Street, Onaway, 49765	(989) 733-8511	seldend@chemicalbankmi.com
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Saginaw	Keith Wenzel	Chemical Bank	2300 Midland Road, Saginaw 48603	(989) 793-5350	keith.wenzel@chemicalbankmi.com

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St. Clair*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Sanilac	Kim Stevenson	Chemical Bank	2592 S. Van Dyke Marlette 48413	(989) 635-3556	kim.stevenson@chemicalbankmi.com
Schoolcraft	Ms. Christine M. Tryan	Upper Peninsula State Bank	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
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Shiawassee	Mike Inman	Chemical Bank	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbankmi.com
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Wayne*	Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Wexford	Chris Crawley	Chemical Bank	1408 North Mitchell St Cadillac MI 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com