



MSHDA Participating Lenders- December 2017 Home Improvement Loans



We encourage homeowners to visit MSHDA's website at <http://www.michigan.gov/homeimprovement> for loan guidelines and qualifications prior to contacting the lender for an application. In the Lower Peninsula, there are no participating lenders in the counties of HILLSDALE, JACKSON, LENAWE, LIVINGSTON, MONROE, MUSKEGON, OCEANA, and ST. JOSEPH and counties are not listed below. The Upper Peninsula has one lender - Superior National Bank - located in the city of Hancock (KEWEENAW County) who will accept applications from surrounding areas.

COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
Alcona	First Federal of Northern MI	JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Allegan	Chemical Bank	Lovedia Stap	236 Hubbard Street, Allegan 49010	(269) 686-7167	lovedia.stap@chemicalbank.com
		Arla Spaman	3614 M-40, Hamilton 49419	(616) 588-7613	arla.spaman@chemicalbank.com
		Justin Glover	855 S. Washington Ave., Holland 49423	(616) 355-9855	justin.glover@chemicalbank.com
		Laree Waanders	249 Mason Street, Saugatuck 49453	(269) 857- 2116	laree.waanders@chemicalbank.com
		JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Alpena	Chemical Bank	Mary Cosbitt	2708 US Highway 23 South, Alpena 49707	(989) 356-2051	mary.cosbitt@chemicalbank.com
Antrim	Please contact Northwest MI Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
Arenac	First Federal of Northern MI	JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
	Chemical Bank	Tara Pross	144 W. Huron Rd, P.O. Box 168, Au Gres 48703	(989) 876-8141	tara.pross@chemicalbank.com
		Amanda Pomaville	220 S. Main Street, Standish 48658	(989) 846-9506	amanda.pomaville@chemicalbank.com
Baraga	Superior National Bank	Sandra M. Huuki	235 Quincy St. P.O. Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
Barry	Chemical Bank	Sarah Price	241 W. State Street, Hastings 49058	(269) 945-3437	sarah.price@chemicalbank.com
Bay	Chemical Bank	John Jatzczak	1513 Columbus Ave., Bay City 48708	(989) 894-9890	john.jatzczak@chemicalbank.com
		Maria Franek	314 E. Midland Street, Bay City 48706	(989) 894-9877	maria.franek@chemicalbank.com
		Jean Marie Saxon	3858 North M-13, Pinconning 48650	(989) 879-5888	Jean.Saxon@chemicalbank.com
Benzie	Please contact Northwest MI Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
Berrien	Chemical Bank	Randi Utter	834 Nickerson Ave., Benton Harbor 49022	(269) 934-1038	randi.utter@chemicalbank.com
		Glenn Peterson	9190 US Hwy 31-33, Berrien Springs 49103	(269) 934-1010	glenn.peterson@chemicalbank.com
		Christina Watson	128 N. Main Street, Buchanan 49107	(269) 695-7668	christina.watson@chemicalbank.com
		Karla Smothers	209 N. Paw Paw Street, Coloma 49038	(269) 934-1078	karla.smothers@chemicalbank.com
		Joseph Silvia	6534 Main Street, Eau Claire 49111	(269) 461-6907	ioe.silvia@chemicalbank.com
		Susan Mikel	407 E. Main Street, Niles 49120	(269) 683-2010	sue.mikel@chemicalbank.com
		Coley Pesce	1835 S. 11th Street, Niles 49120	(269) 683-7671	coley.pesce@chemicalbank.com
		Yolanda Ash	2600 S. Cleveland Ave., St. Joseph 49085	(269) 934-1044	yolanda.ash@chemicalbank.com
		Sharon Douglas	720 Pleasant Street, St. Joseph 49085	(269) 983-8910	sharon.douglas@chemicalbank.com
		Melissa Oatsvall	1711 W. John Beer Road, Stevensville 49127	(269) 934-1066	melissa.oatsvall@chemicalbank.com
		Tonya Ward	11 E. Linden Street, Three Oaks 49128	(269) 756-9539	tonya.ward@chemicalbank.com
Branch	Chemical Bank	Carla Quimby	390 E. Chicago Street, Coldwater 49036	(517) 278-8035	carla.quimby@chemicalbank.com

COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
Calhoun	Chemical Bank	Teri Fogel	1301 N. Eaton Street, Albion 49224	(517) 629-9178	teri.fogel@chemicalbank.com
		Sarah Taylor	1 N. Bedford Road, Battle Creek 49037	(269) 968-6267	sarah.taylor@chemicalbank.com
		Jessica Schmidt	1295 Capital Ave., NE, Battle Creek 49017	(269) 270-8079	jessica.schmidt@chemicalbank.com
		Renee Underwood	290 E. Columbia, Battle Creek 49015	(269) 968-9139	renee.underwood@chemicalbank.com
		Barbara Gray	115 West Drive S., Marshall 49068	(269) 789-9141	barb.gray@chemicalbank.com
Charlevoix	Please contact Northwest MI Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
Cheboygan	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
	Citizens National Bank	Darren Selden	308 State Street, Suite 1, Petoskey, MI 99770	(231) 627-1963	seldend@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734 2161	jeanne.eberspacher@chemicalbank.com
Clare	Chemical Bank	Loretta Wischmeyer	259 W. Main Street, Farwell 48622	(989) 588 6191	loretta.wischmeyer@chemicalbank.com
		Sean Squires	3245 N. Clare Ave., Harrison 48625	(989) 539-2111	sean.squires@chemicalbank.com
Clinton	Chemical Bank	Mike Inman	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbank.com
Crawford	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
	Chemical Bank	Anita Merchant	2500 I-75 Business Loop, Grayling 49738	(989) 348-6511	anita.merchant@chemicalbank.com
Eaton	Chemical Bank	Sarah Price	241 W. State Street, Hastings 49058	(269) 945-3437	sarah.price@chemicalbank.com
Emmet	Citizens National Bank	Darren Selden	308 State Street, Suite 1, Petoskey, MI 99770	(231) 627-1963	seldend@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734 2161	jeanne.eberspacher@chemicalbank.com
Genesee	Chemical Bank	Heather Blake	6120 Fenton Road, Flint 48507	(810) 732-2038	heather.blake@chemicalbank.com
		Chaz Pray	3501 Linden Road, Flint 48507	(810) 733-7254	chaz.pray@chemicalbank.com
		Melissa Tate	3213 N. Genesee Road, Flint 48506	(810) 736-2012	melissa.tate@chemicalbank.com
		Tamara Parenteau	220 E. Main Street, Flushing 48433	(810) 487-0349	tamara.parenteau@chemicalbank.com
Gladwin	Chemical Bank	Robin Grove	190 S. Ross Street, Beaverton 48612	(989) 435 7721	robin.grove@chemicalbank.com
		Lori Stout	1016 E. Cedar, Gladwin 48621	(989) 426-4547	lori.stout@chemicalbank.com
Gratiot	Chemical Bank	Mary Peterman	111 W. Saginaw Street, St Louis 48880	(989) 681-2101	mary.peterman@chemicalbank.com
Houghton	Superior National Bank	Sandra M. Huuki	235 Quincy, St. P.O. Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
Huron	Chemical Bank	Tamra Mandich	704 N. Van Dyke, Bad Axe 48413	(989) 269-9963	tamra.mandich@chemicalbank.com
Ingham	Chemical Bank	Mike Inman	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbank.com
Ionia	Chemical Bank	Christine Felde	102 W. Main, Belding 48809	(616) 794-2100	christine.felde@chemicalbank.com
Iosco	First Federal of Northern MI	JoAnn Dehring	100 S. Second Avenue, Alpena 49707	(989) 356-9041	jdehring@first-federal.com
	Chemical Bank	Jill Vandriessche	228 Newman Street, East Tawas 48730	(989) 362-6151	jill.vandriessche@chemicalbank.com
		Mary Holzheuer	114 N. Washington Street, Hale 48739	(989) 728-2051	mary.holzheuer@chemicalbank.com
		Roberta Kopko	17 E. M-55, Tawas City 48763	(989) 362-8621	Bobbi.Kopko@chemicalbank.com
		Rhonda Camp	205 N. Bullock, Whittemore 48770	(989) 756-2401	rhonda.camp@chemicalbank.com
Isabella	Chemical Bank	Wendy Decker	914 E. Pickard, Mt. Pleasant 48858	(989) 772-2491	wendy.decker@chemicalbank.com
		Sean Squires	1908 S. Mission St., Mt. Pleasant 48858	(989) 772-5902	sean.squires@chemicalbank.com
Kalamazoo	Chemical Bank	Cathy Ash	211 E. Water Street, Ste. 100, Kalamazoo 49007	(269) 324-7230	catherine.ash@chemicalbank.com
		Linda Riggs	8025 Creekside Drive, Portage 49024	(269) 324-7033	linda.riggs@chemicalbank.com
		Erin Mapes	9010 East D Ave., Richland, 49083	(269) 629-9753	erin.mapes@chemicalbank.com

COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
Kalkaska	Please contact Northwest MI Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
Kent	Chemical Bank	Kristen Gere	6455 Division SE, Cutlerville 49584	(616) 588-7531	kristen.gere@chemicalbank.com
		Pam Graftema	2185 3 Mile Road, Grand Rapids 49514	(616) 785-2548	pamela.graftema@chemicalbank.com
		Liliana Garcia	910 Bridge Street NW, Grand Rapids 49504	(616) 785-2564	liliana.garcia@chemicalbank.com
Keweenaw	Superior National Bank	Sandra M. Huuki	235 Quincy ST, PO Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
Lapeer	Lakestone Bank & Trust	Beth Henderson	83 W. Nepessing, Lapeer 48446	(810) 538-1901	bhenderson@lakestonebank.com
Leelanau	Please contact Northwest MI Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
Macomb	First Independence Bank	Lesla Hughes	44 Michigan Avenue, Detroit 48226	(313) 256-8430	lhughes@firstindependence.com
	Chemical Bank	Susan Harlan	99 Kercheval Ave, Grosse Pointe Farms 48236	(313) 647-0666	susan.harlan@chemicalbank.com
		Carol Woonton	20276 Mack Ave, Grosse Pointe Woods 48236	(313) 640-5947	carol.woonton@chemicalbank.com
		Monika McLeod	20276 Mack Ave, Grosse Pointe Woods 48236	(313) 640-9051	monika.mcleod@chemicalbank.com
		Timothy Wolber	100 North Main Street, Mt Clemens 48043	(586) 349-4102	timothy.wolber@chemicalbank.com
		Jason Hoffmeyer	440 Main Street, Rochester 48307	(248) 608-5120	jason.hoffmeyer@chemicalbank.com
		Michael Abdalla	440 Main Street, Rochester 48307	(586) 795-1264	michael.abdalla@chemicalbank.com
		Luma Hindi	50787 Corporate Dr, Shelby Twp 48315	(586) 323-4309	luma.hindi@chemicalbank.com
		Timothy Vietto	50787 Corporate Dr, Shelby Twp 48315	(586) 323-4305	timothy.vietto@chemicalbank.com
		Heather Leto	3801 E. Metro Parkway, Sterling Heights 48310	(586) 939-2834	heather.letto@chemicalbank.com
Sonya Jemison	14801 E. 12 Mile Rd, Warren 48088	(586) 777-7010	sonya.jemison@chemicalbank.com		
Mason	Please contact City of Ludington for an application - Heather K. V. Tykoski (231) 845-6237				htykoski@ci.ludington.mi.us
Mecosta	Chemical Bank	Lisa Szykowski	125 N Michigan Ave, PO Box 917, Big Rapids 49307-0917	(231) 796-9944	lisa.szykowski@chemicalbank.com
		Linda Bolin	104 Perry Ave., Big Rapids, 49307	(231)796-0801	linda.bolin@chemicalbank.com
Midland	Chemical Bank	LeeAnn Behmlander	3400 Isabella, Midland 48640	(989) 839-5297	leeAnn.behmlander@chemicalbank.com
		Carl Ahearn	333 E. Main St., Midland 48640	(989) 839-5212	carl.ahearn@chemicalbankmi.com
Missaukee	Chemical Bank	Susan Schwager	127 S. Main St, Lake City 49651	(231) 839-4328	susan.schwager@chemicalbank.com
Montcalm	Chemical Bank	Pamela Hagerman	10795 E. Carson City Road, Carson City 48811	(989) 584-3105	pam.hagerman@chemicalbank.com
		Karen Nesbitt	400 E. Main Street, Edmore 48829	(989) 415-7531	karen.nesbitt@chemicalbank.com
		Terry Conley	1311 W. Washington, Greenville 48838	(616) 754-4629	terry.conley@chemicalbank.com
		Heather Jacoby	110 E. Main Street, Stanton 48888-0277	(989) 831-5221	heather.jacoby@chemicalbank.com
Montmorency	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
	Chemical Bank	Pamela Bartow	118 State Street, Hillman 49476	(989) 742-4587	pamela.bartow@chemicalbank.com
Newaygo	Chemical Bank	Sarah Boerema	211 W. Main Street, Fremont 49412	(231) 924-5600	sarah.boerema@chemicalbank.com
Oakland	Chemical Bank	Mary Trexler	1988 N Opdyke Rd, Auburn Hills 48326	(248) 370-8200	mary.trexler@chemicalbank.com
		Deanna Smith	1800 E. 12 Mile Rd, Madison Heights 48071	(248) 548-1336	deanna.smith@chemcialbank.com
		Sarah Schonschek	1800 E. 12 Mile Rd, Madison Heights 48071	(248) 548-2900	sarah.schonschek@chemicalbank.com
		Jason Hoffmeyer	440 Main Street, Rochester 48307	(248) 608-5120	jason.hoffmeyer@chemicalbank.com
		Michael Abdalla	440 Main Street, Rochester 48307	(586) 795-1264	michael.abdalla@chemicalbank.com
	Luma Hindi	50787 Corporate Dr, Shelby Twp 48315	(586) 323-4309	luma.hindi@chemicalbank.com	
	First Independence Bank	Lesla Hughes	44 Michigan Avenue, Detroit 48226	(313) 256-8430	lhughes@firstindependence.com

COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
Ogemaw	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
	Chemical Bank	Theresa Erickson	508 Bennett, Rose City 48654	(989) 685-2461	theresa.erickson@chemicalbank.com
Ontonagon	Superior National Bank	Sandra M. Huuki	235 Quincy St. P.O. Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
Osceola	Chemical Bank	Chad Booher	9568 US 10, Evart 49631	(231) 734 5532	chad.booher@chemicalbank.com
Oscoda	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
Otsego	Chemical Bank	Janice Platte	521 W. Main Street, Gaylord 49735	(989) 705-2903	janice.platte@chemicalbank.com
	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 826-3274	rperez@first-federal.com
Ottawa	Chemical Bank	Lindsey Briones	5980 Lake Michigan, Allendale 49401	(616) 588-7621	lindsey.briones@chemicalbank.com
		Randy Aguilar	177 North River Ave., Holland 49424	(616) 394-7304	randy.aguilar@chemicalbank.com
Presque Isle	First Federal of Northern MI	JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
	Citizens National Bank	Darren Selden	308 State Street, Suite 1, Petoskey, MI 99770	(231) 627-1963	seldend@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734-2161	jeanne.eberspacher@chemicalbank.com
Roscommon	Chemical Bank	Andrea Weiss	505 N. Fifth Street, Roscommon 48653 P.O. Box 529, Midland 48640	(989) 275-8941	andrea.weiss@chemicalbank.com
		Sandra Egbers	2263 W Houghton Lk Dr., Houghton Lake 48629	(989) 366-1508	sandy.egbers@chemicalbank.com
Saginaw	Community State Bank	Richard Vanakker	7590 Gratiot Rd., Saginaw 48609	(989) 573-1642	richardvanakker@gotocsb.com
	Chemical Bank	Scott Trepkowski	5610 Gratiot Road, Saginaw 48635	(989) 859-5423	scott.trepkowski@chemicalbank.com
		Keith Wenzel	2300 Midland Road, Saginaw 48603	(989) 793-5350	keith.wenzel@chemicalbank.com
Sanilac	Chemical Bank	Kim Stevenson	2592 S. Van Dyke, Marlette 48413	(989) 635-3556	kim.stevenson@chemicalbank.com
Shiawassee	Chemical Bank	Sue Lynde	310 N. Shiawassee Street, Corunna 48817	(989) 743-8573	sue.lynde@chemicalbank.com
		Lisa Haring	318 N. Main Street, Morrice 48857	(517) 625-8553	lisa.haring@chemicalbank.com
		Mike Inman	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbank.com
St. Clair	Chemical Bank	Luma Hindi	50787 Corporate Dr, Shelby Twp 48315	(586) 323-4309	luma.hindi@chemicalbank.com
	Lakestone Bank & Trust	Beth Henderson	83 W. Nepessing, Lapeer 48446	(810) 538-1901	bhenderson@lakestonebank.com
Tuscola	Chemical Bank	Kim Stevenson	240 N. State St., PO Box 146, Caro 48723	(989) 673-3184	kim.stevenson@chemicalbank.com
Van Buren	Chemical Bank	Kandyce Hays	67900 State, Dowagiac 49047	(269) 944-1451	kandyce.hays@chemicalbank.com
		Sue Layer	18 N. Center Street, Hartford 49057	(269) 934-1037	sue.layer@chemicalbank.com
		Maria Diaz	212 S. Kalamazoo, Paw Paw 49079	(269) 657-2511	maria.diaz@chemicalbank.com
		Heather Cox	73881 M-43, P.O. Box 449, South Haven 49090	(269) 639-1074	heather.cox@chemicalbank.com
		Stephanie Timmer	433 Phoenix Street, South Haven 49090	(269) 639-1017	stephanie.timmer@chemicalbank.com
Washtenaw	Chemical Bank	Nancy Worrell	2950 S. State Street, Ann Arbor 48104	(734) 887-3114	nancy.worrell@chemicalbank.com
		Dianne Tragis	2950 S. State Street, Ann Arbor 48104	(734) 887-3120	dianne.tragis@chemicalbank.com
Wayne	First Independence Bank	Lesa Hughes	44 Michigan Ave., Detroit 48226	(313) 256-8430	lhughes@firstindependence.com
	Chemical Bank	Susan Harlan	99 Kercheval Ave, Grosse Pointe Farms 48236	(313) 647-0666	susan.harlan@chemicalbank.com
		Monika McLeod	20276 Mack Ave, Grosse Pointe Woods 48236	(313) 640-9051	monika.mcleod@chemicalbank.com
		Carol Woonton	20276 Mack Ave, Grosse Pointe Woods 48236	(313) 640-5947	carol.woonton@chemicalbank.com
		Sultana Chowdhury	9252 Joseph Campau, Hamtramck 48212	(313) 875-2000	sultana.chowdhury@chemicalbank.com
		Mary Mokzran	9252 Joseph Campau, Hamtramck 48212	(313) 875-2000	mary.mokzran@chemicalbank.com
		Angela Pollard	9252 Joseph Campau, Hamtramck 48212	(313) 875-2000	angela.pollard@chemicalbank.com
Luma Hindi	50787 Corporate Dr, Shelby Twp 48315	(586) 323-4309	luma.hindi@chemicalbank.com		
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