

# MSHDA PIP PARTICIPATING LENDERS



Updated January 2017

COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
<b>Alcona</b>	First Federal of Northern MI	JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
<b>Alger</b>	Upper Peninsula State Bank	Christine M. Tryan	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
<b>Allegan</b>	Chemical Bank	Lovedia Stap	236 Hubbard Street, Allegan 49010	(269) 686-7167	lovedia.stap@chemicalbankmi.com
		Arla Spaman	3614 M-40, Hamilton 49419	(616) 588-7613	arla.spaman@chemicalbankmi.com
		Justin Glover	855 S. Washington Ave., Holland 49423	(616) 355-9855	justin.glover@chemicalbankmi.com
		Laree Waanders	249 Mason Street, Saugatuck 49453	(269) 857- 2116	laree.waanders@chemicalbankmi.com
<b>Alpena</b>	First Federal of Northern MI	JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
	Chemical Bank	Mary Cosbitt	2708 US Highway 23 South, Alpena 49707	(989) 356-2051	mary.cosbitt@chemicalbankmi.com
<b>Antrim</b>	Please contact Northwest Michigan Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
<b>Arenac</b>	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@chemicalbankmi.com
		Amanda Pomaville	220 S. Main Street, Standish 48658	(989) 846-9506	amanda.pomaville@chemicalbankmi.com
<b>Baraga</b>	Superior National Bank	Sandra M. Huuki	235 Quincy St. P.O. Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
<b>Barry</b>	Chemical Bank	Sarah Price	241 W. State Street, Hastings 49058	(269) 945-3437	sarah.price@chemicalbankmi.com
<b>Bay</b>	Chemical Bank	John Jatczak	1513 Columbus Ave., Bay City 48708	(989) 894-9890	john.jatczak@chemicalbankmi.com
		Maria Franek	314 E. Midland Street, Bay City 48706	(989) 894-9877	maria.franek@chemicalbankmi.com
		Jean Marie Saxon	3858 North M-13, Pinconning 48650	(989) 879-5888	Jean.Saxon@chemicalbankmi.com
<b>Benzie</b>	Please contact Northwest Michigan Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
	Chemical Bank	Chris Crawley	1408 N. Mitchell Street, Cadillac MI 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com
<b>Berrien</b>	Chemical Bank	Randi Utter	834 Nickerson Ave., Benton Harbor 49022	(269) 934-1038	randi.utter@chemicalbankmi.com
		April Girard	1882 Pipestone Road, Benton Harbor 49022	(269) 934-1093	april.girard@chemicalbankmi.com
		Glenn Peterson	9190 US Hwy 31-33, Berrien Springs 49103	(269) 934-1010	glenn.peterson@chemicalbankmi.com
		Christina Watson	128 N. Main Street, Buchanan 49107	(269) 695-7668	christina.watson@chemicalbankmi.com
		Karla Smothers	209 N. Paw Paw Street, Coloma 49038	(269) 934-1078	karla.smothers@chemicalbankmi.com
		Joseph Silvia	6534 Main Street, Eau Claire 49111	(269) 461-6907	joe.silvia@chemicalbankmi.com
		Susan Mikel	407 E. Main Street, Niles 49120	(269) 683-2010	sue.mikel@chemicalbankmi.com
		Coley Pesce	1835 S. 11th Street, Niles 49120	(269) 683-7671	coley.pesce@chemicalbankmi.com

COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
		Yolanda Ash	2600 S. Cleveland Ave., St. Joseph 49085	(269) 934-1044	yolanda.ash@chemicalbankmi.com
		Sharon Douglas	720 Pleasant Street, St. Joseph 49085	(269) 983-8910	sharon.douglas@chemicalbankmi.com
		Melissa Oatsvall	1711 W. John Beer Road, Stevensville 49127	(269) 934-1066	melissa.oatsvall@chemicalbankmi.com
		Tonya Ward	11 E. Linden Street, Three Oaks 49128	(269) 756-9539	tonya.ward@chemicalbankmi.com
<b>Branch</b>	Chemical Bank	Carla Quimby	390 E. Chicago Street, Coldwater 49036	(517) 278-8035	carla.quimby@chemicalbankmi.com
<b>Calhoun</b>	Chemical Bank	Teri Fogel	1301 N. Eaton Street, Albion 49224	(517) 629-9178	teri.fogel@chemicalbankmi.com
		Sarah Taylor	1 N. Bedford Road, Battle Creek 49037	(269) 968-6267	sarah.taylor@chemicalbankmi.com
		Jessica Schmidt	1295 Capital Ave., NE, Battle Creek 49017	(269) 270-8079	jessica.schmidt@chemicalbankmi.com
		Renee Underwood	290 E. Columbia, Battle Creek 49015	(269) 968-9139	renee.underwood@chemicalbankmi.com
		Keith Hooker	701 North Ave., Battle Creek 49017	(269) 965-9342	keith.hooker@chemicalbankmi.com
		Barbara Gray	115 West Drive S., Marshall 49068	(269) 789-9141	barb.gray@chemicalbankmi.com
<b>Charlevoix</b>	Please contact Northwest Michigan Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
<b>Cheboygan</b>	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
	Citizens National Bank	Lindsey Miller	10854 N. Straits Hwy., Cheboygan 49721	(231) 627-3851	millerl@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734 2161	jeanne.eberspacher@chemicalbankmi.com
<b>Chippewa</b>	First National Bank of St. Ignace	Bob Richardson	132 N. State St., St. Ignace 49781	(906) 643-6800	rrichardson@fnbsi.com
<b>Clare</b>	Chemical Bank	Loretta Wischmeyer	259 W. Main Street, Farwell 48622	(989) 588 6191	loretta.wischmeyer@chemicalbankmi.com
		Sean Squires	3245 N. Clare Ave., Harrison 48625	(989) 539-2111	sean.squires@chemicalbankmi.com
<b>Clinton</b>	Chemical Bank	Mike Inman	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbankmi.com
<b>Crawford</b>	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@chemicalbankmi.com
<b>Delta</b>	Upper Peninsula State Bank	Christine M. Tryan	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
<b>Dickinson</b>	Upper Peninsula State Bank	Stephanie Blair	1890 S. Stephenson Ave., Iron Mountain, 49801	(906) 779-2141	seblair@upstatebank.net
	First National Bank of Iron Mountain	Mary Jo Chaperon	233 S Stephenson Ave, Iron Mountain 49801	(906) 774-2200	mchaperon@fnbimk.com
<b>Eaton</b>	Chemical Bank	Sarah Price	241 W. State Street, Hastings 49058	(269) 945-3437	sarah.price@chemicalbankmi.com
<b>Emmet</b>	Citizens National Bank	Lindsey Miller	10854 N. Straits Hwy. Cheboygan, MI 49721	(231) 627-3851	millerl@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734 2161	jeanne.eberspacher@chemicalbankmi.com
<b>Genessee</b>	Chemical Bank	Lisa Haring	318 N. Main Street, Morrice 48857	(517) 625-8553	lisa.haring@chemicalbankmi.com
		Keith Wenzel	2300 Midland Road, Saginaw 48603	(989) 793-5350	keith.wenzel@chemicalbankmi.com
<b>Gladwin</b>	Chemical Bank	Robin Grove	190 S. Ross Street, Beaverton 48612	(989) 435 7721	robin.grove@chemicalbankmi.com
		Lori Stout	1016 E. Cedar, Gladwin 48621	(989) 426-4547	lori.stout@chemicalbankmi.com
<b>Grand Traverse</b>	Chemical Bank	Chris Crawley	115 N. Mitchell, Cadillac 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com

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<b>Gratiot</b>	Chemical Bank	Mary Peterman	111 W. Saginaw Street, St Louis 48880	(989) 681-2101	mary.peterman@chemicalbankmi.com
<b>Houghton</b>	Superior National Bank	Sandra M. Huuki	235 Quincy, St. P.O. Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
<b>Huron</b>	Chemical Bank	Tamra Mandich	704 N. Van Dyke, Bad Axe 48413	(989) 269-9963	tamra.mandich@chemicalbankmi.com
<b>Ingham</b>	Chemical Bank	Mike Inman	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbankmi.com
<b>Ionia</b>	Chemical Bank	Christine Felde	102 W. Main, Belding 48809	(616) 794-2100	christine.felde@chemicalbankmi.com
<b>Iosco</b>	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@chemicalbankmi.com
		Mary Holzheuer	114 N. Washington Street, Hale 48739	(989) 728-2051	mary.holzheuer@chemicalbankmi.com
		Roberta Kopko	17 E. M-55, Tawas City 48763	(989) 362-8621	Bobbi.Kopko@chemicalbankmi.com
		Rhonda Camp	205 N. Bullock, Whittemore 48770	(989) 756-2401	rhonda.camp@chemicalbankmi.com
<b>Iron</b>	First National Bank of Iron Mountain	Mary Jo Chaperon	233 South Stephenson Ave, Iron Mountain 49801	(906) 774-2200	mchaperon@fnbimk.com
<b>Isabella</b>	Chemical Bank	Wendy Decker	914 E. Pickard, Mt. Pleasant 48858	(989) 772-2491	wendy.decker@chemicalbankmi.com
		Sean Squires	1908 S. Mission St., Mt. Pleasant 48858	(989) 772-5902	sean.squires@chemicalbankmi.com
<b>Kalamazoo</b>	Chemical Bank	Cathy Ash	211 E. Water Street, Ste. 100, Kalamazoo 49007	(269) 324-7230	catherine.ash@chemicalbankmi.com
		Linda Riggs	8025 Creekside Drive, Portage 49024	(269) 324-7033	linda.riggs@chemicalbankmi.com
		Erin Mapes	9010 East D Ave., Richland, 49083	(269) 629-9753	erin.mapes@chemicalbankmi.com
<b>Kalkaska</b>	Please contact Northwest Michigan Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
<b>Kent</b>	Chemical Bank	Kristen Gere	6455 Division SE, Cutlerville 49584	(616) 588-7531	kristen.gere@chemicalbankmi.com
		Pam Graftema	2185 3 Mile Road, Grand Rapids 49514	(616) 785-2548	pamela.graftema@chemicalbankmi.com
		Liliana Garcia	910 Bridge Street NW, Grand Rapids 49504	(616) 785-2564	liliana.garcia@chemicalbankmi.com
<b>Keweenaw</b>	Superior National Bank	Sandra M. Huuki	235 Quincy ST, PO Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
<b>Lake</b>	Chemical Bank	Chris Crawley	115 N. Mitchell, Cadillac 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com
<b>Lapeer</b>	Lakestone Bank & Trust	Beth Henderson	83 W. Nepessing, Lapeer 48446	(810) 538-1901	<a href="mailto:bhenderson@lakestonebank.com">bhenderson@lakestonebank.com</a>
<b>Leelanau</b>	Please contact Northwest Michigan Comm. Action Agency for an application - Leslie Casselman (800) 632-7334				lcasselman@nmcaa.net
<b>Luce</b>	First National Bank of St. Ignace	Bob Richardson	132 N. State Street, St. Ignace 49781	(906) 643-6800	rrichardson@fnbsi.com
<b>Mackinac</b>	First National Bank of St. Ignace	Bob Richardson	132 N. State Street, St. Ignace 49781	(906) 643-6800	rrichardson@fnbsi.com
<b>Macomb*</b>	First Independence Bank	Lesa Hughes	44 Michigan Avenue, Detroit 48226	(313) 256-8430	lhughes@firstindependence.com
<b>Manistee</b>	Chemical Bank	Chris Crawley	115 N. Mitchell, Cadillac 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com
<b>Marquette</b>	Upper Peninsula State Bank	Christine M. Tryan	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
<b>Mason</b>	Please contact City of Ludington for an application - Heather K. V. Tykoski (231) 845-6237				htykoski@ci.ludington.mi.us
<b>Macosta</b>	Chemical Bank	Lisa Szykowski	125 N Michigan Ave, PO Box 917, Big Rapids 49307-0917	(231) 796-9944	lisa.szykowski@chemicalbankmi.com

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<b>Alcona</b>	Chemical Bank	Linda Bolin	104 Perry Ave., Big Rapids, 49307	(231)796-0801	linda.bolin@chemicalbankmi.com
<b>Menominee</b>	Upper Peninsula State Bank	Christine M. Tryan	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
<b>Midland</b>	Chemical Bank	LeeAnn Behmlander	3400 Isabella, Midland 48640	(989) 839-5297	leeAnn.behmlander@chemicalbankmi.com
		Carl Ahearn	333 E. Main St., Midland 48640	(989) 839-5212	carl.ahearn@chemicalbankmi.com
<b>Missaukee</b>	Chemical Bank	Susan Schwager	127 S. Main St, Lake City 49651	(231) 839-4328	susan.schwager@chemicalbankmi.com
<b>Montcalm</b>	Chemical Bank	Pamela Hagerman	10795 E. Carson City Road, Carson City 48811	(989) 584-3105	pam.hagerman@chemicalbankmi.com
		Karen Nesbitt	400 E. Main Street, Edmore 48829	(989) 415-7531	karen.nesbitt@chemicalbankmi.com
		Terry Conley	1311 W. Washington, Greenville 48838	(616) 754-4629	terry.conley@chemicalbankmi.com
		Heather Jacoby	110 E. Main Street, Stanton 48888-0277	(989) 831-5221	heather.jacoby@chemicalbankmi.com
<b>Montmorency</b>	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@chemicalbankmi.com
<b>Newaygo</b>	Chemical Bank	Sarah Boerema	211 W. Main Street, Fremont 49412	(231) 924-5600	sarah.boerema@chemicalbankmi.com
<b>Oakland*</b>	First Independence Bank	Lesa Hughes	44 Michigan Avenue, Detroit 48226	(313) 256-8430	lhughes@firstindependence.com
<b>Ogemaw</b>	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@chemicalbankmi.com
		Teresa Henry	700 W. Houghton Ave., West Branch 48661	(989) 345-3930	teresa.henry@chemicalbankmi.com
<b>Ontonagon</b>	Superior National Bank	Sandra M. Huuki	235 Quincy St. P.O. Box 450, Hancock 49930	(906) 696-2401	shuuki@snb-t.com
<b>Osceola</b>	Chemical Bank	Chad Booher	9568 US 10, Evart 49631	(231) 734 5532	chad.booher@chemicalbankmi.com
<b>Oscoda</b>	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 705-2903	rperez@first-federal.com
<b>Otsego</b>	Chemical Bank	Janice Sevenski	521 W. Main Street, Gaylord 49735	(989) 705-2903	janice.sevenski@chemicalbankmi.com
	First Federal of Northern MI	Rosita Perez	308 N. Morenci Street, Mio 48647	(989) 826-3274	rperez@first-federal.com
	Citizens National Bank	Darren Selden	252 W. Main, Gaylord 49735	(989) 445-2577	seldend@cnbismybank.com
<b>Ottawa</b>	Chemical Bank	Lindsey Briones	5980 Lake Michigan, Allendale 49401	(616) 588-7621	lindsey.briones@chemicalbankmi.com
		Randy Aguilar	177 North River Ave., Holland 49424	(616) 394-7304	randy.aguilar@chemicalbankmi.com
<b>Presque Isle</b>	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	20581 State Street, Onaway 49765	(989) 733-8511	seldend@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734-2161	jeanne.eberspacher@chemicalbankmi.com
<b>Roscommon</b>	Chemical Bank	Andrea Weiss	505 N. Fifth Street, Roscommon 48653 P.O. Box 529, Midland 48640	(989) 275-8941	andrea.weiss@chemicalbankmi.com
		Sandra Egbers	2263 W Houghton LK DR, Houghton Lake 48629	(989) 366-1508	sandy.egbers@chemicalbankmi.com
<b>Saginaw</b>	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@chemicalbankmi.com
		Keith Wenzel	2300 Midland Road, Saginaw 48603	(989) 793-5350	keith.wenzel@chemicalbankmi.com
<b>Sanilac</b>	Chemical Bank	Kim Stevenson	2592 S. Van Dyke, Marlette 48413	(989) 635-3556	kim.stevenson@chemicalbankmi.com

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<b>Schoolcraft</b>	Upper Peninsula State Bank	Christine M. Tryan	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
<b>Shiawassee</b>	Chemical Bank	Sue Lynde	310 N. Shiawassee Street, Corunna 48817	(989) 743-8573	sue.lynde@chemicalbankmi.com
		Lisa Haring	318 N. Main Street, Morrice 48857	(517) 625-8553	lisa.haring@chemicalbankmi.com
		Mike Inman	100 E. Main Street, Owosso 48867	(989) 725-3611	michael.inman@chemicalbankmi.com
<b>St. Clair</b>	Lapeer County Bank & Trust	Beth Henderson	83 W. Nepessing, Lapeer 48446	(810) 538-1901	bahenderson@lcbt.com
<b>Tuscola</b>	Chemical Bank	Kim Stevenson	240 N. State St., PO Box 146, Caro 48723	(989) 673-3184	kim.stevenson@chemicalbankmi.com
<b>Van Buren</b>	Chemical Bank	Kandyce Hayes	67900 State, Dowagiac 49047	(269) 944-1451	kandyce.hayes@chemicalbankmi.com
		Sue Layer	18 N. Center Street, Hartford 49057	(269) 934-1037	sue.layer@chemicalbankmi.com
		Maria Diaz	212 S. Kalamazoo, Paw Paw 49079	(269) 657-2511	maria.diaz@chemicalbankmi.com
		Heather Cox	73881 M-43, P.O. Box 449, South Haven 49090	(269) 639-1074	heather.cox@chemicalbankmi.com
		Stephanie Timmer	433 Phoenix Street, South Haven 49090	(269) 639-1017	stephanie.timmer@chemicalbankmi.com
<b>Wayne*</b>	First Independence Bank	Lesa Hughes	44 Michigan Ave., Detroit 48226	(313) 256-8430	lhughes@firstindependence.com
<b>Wexford</b>	Chemical Bank	Chris Crawley	1408 N. Mitchell St., Cadillac 49601	(231) 775-8588	chris.crawley@chemicalbankmi.com

***\*Any qualified homeowner in the Counties of Macomb, Oakland and Wayne can apply directly with First Independence Bank in Detroit/Wayne County for a property improvement loan. First Independence Bank is the only lender representing these three counties and accepts loan applications only up to \$7500 with no lien placed. There are currently no PIP lenders in the counties of Hillsdale, Jackson, Lenawee, Livingston, Monroe, Muskegon, Oceana, St. Joseph and Washtenaw. MSHDA continues to search for Title I Lenders who desire to partner with MSHDA to offer home improvement loans within any counties in the State of Michigan.***

