

PIP LENDER LIST BY COUNTY February 2012

County	Contact	Agency Name	Address	Phone	Email
Alcona	Contact Alcona County Housing Commission for an application Denise Hartz (989) 724-9429				hartzdenise@hotmail.com
Alger	Ms. Christine M. Tryan	Upper Peninsula State Bank	112 North 11 Street, P O Box 336, Escanaba 49829	(906) 786-1331	cmtryan@upstatebank.net
Allegan	Ms. Stephanie Timmer	Chemical Bank	433 Phoenix, South Haven 49090	(269) 639-1017	
Allegan	Ms. Lindsey Briones	Chemical Bank	5980 Lake Michigan, Allendale 49401	(616) 588-7621	
Allegan	Ms. Tiffany Reifsnyder	Chemical Bank	12368 Riley St., Holland 49424	(616) 738-2024	
Alpena	Ms. JoAnn Dehring	First Federal of Northern Michigan	100 S. Second Avenue, Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Antrim	Contact North West Michigan Community Action Agency for an application Cathy Odom (231) 947-3780				codom@nmcaa.net
Arenac	Ms. JoAnn Dehring	First Federal of Northern Michigan	100 S. Second Avenue, Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Arenac	Ms. Deborah Morgan	Chemical Bank	220 S.Main Street P.O. Box 696, Standish 48658	(989) 846-9506	
Arenac	Ms. Lindsey Briones	Chemical Bank	5980 Lake Michigan, Allendale 49401	(616) 588-7621	
Baraga	Contact Western UP Planning & Dev. Region for an application Lori Hauswirth (906) 482-7205				lhauswirth@wupldr.org
Barry	Ms. Liliana Garcia	Chemical Bank	910 Bridge St. NW, Grand Rapids 49504	(616) 785-2564	
Barry	Ms. Sarah Price	Chemical Bank	241 W. State Street, Hastings 49058	(269) 945-3437	
Bay	Ms. Deborah Morgan	Chemical Bank	220 S.Main Street P.O. Box 696, Standish 48658	(989) 895-1879	
Bay	Ms. Crystal Wackerly	Chemical Bank	213 Center Avenue, Bay City 48708	(989) 894-9823	
Bay	Mr. John Jatczak	Chemical Bank	1513 Columbus Ave, Bay City 48708	(989) 894-9892	
Benzie	Contact North West Michigan Community Action Agency for an application Cathy Odom (231) 947-3780				codom@nmcaa.net
Berrien	Mr. Joe Silva	Chemical Bank	6534 Main St., Eau Claire 49111	(269) 461-6907	
Berrien	Ms. Kristine Williams-Hall	Chemical Bank	1711 W. John Beers Rd., Stevensville 49127	(269) 934-1066	
Berrien	Ms. Randi Utter	Chemical Bank	834 Nickerson Ave, Benton Harbor	(269) 934-1038	
Berrien	Ms. Rebecca Moore	Chemical Bank	209 N. Paw Paw St. PO Box 1248, Coloma 49038	(269) 468-4953	
Berrien	Ms. Nancy Adams	Chemical Bank	6 West Buffalo, New Buffalo 49107	(269) 469-3363	
Branch	Ms. Kelli Gibson	Chemical Bank	390 E. Chicago Street, Coldwater 49036	(517) 278-8035	
Branch	Ms. Cathy Ash	Chemical Bank	211 E. Water Street Suite 100, Kalamazoo 49007	(269) 324-7230	
Calhoun	Mrs. Rebecca Vettel	Chemical Bank	115 West Drive South, Marshall 49068	(269) 781-6880	
Cass	Ms. Jennifer Hall	Chemical Bank	6534 Main St., Eau Claire 49111	(269) 461-6907	
Cass	Ms. Melissa Curtis	Chemical Bank	68955 M 62 Edwardsburg 49112	(269) 663-3343	
Charlevoix	Contact North West Michigan Community Action Agency for an application Cathy Odom (231)-947-3780				codom@nmcaa.net
Cheboygan	Ms. Sue Cleary	Citizens National Bank	303 North Main Street P. O. BOX 10, Cheboygan 49721-0010	(231) 627-7111	clearys@cnbismybank.com
Chippewa	Contact Chippewa-Luce-Mackinac CAA Don Wright for an application (906) 632-3363				dwright@clmcaa.com
Clare	Ms. Jennifer Dancer	Chemical Bank	807 N. McEwan St., Clare 48617	(989) 386-3411	
Clare	Ms. Lori Stout	Chemical Bank	1016 E. Cedar PO Box 244, Gladwin 48621	(989) 426-4547	
Clinton	Contact Clinton County Steve Wagner for an application (989) 224-8944x231				swagner@ci.saint-johns.mi.us
Crawford	Ms. Anita Mechant	Chemical Bank	2500 I-75 Business Loop Grayling	(989) 348-6511	
Delta	Ms. Christine M. Tryan	Upper Peninsula State Bank	112 North 11th Street P.O. Box 336, Escanaba 49829	(906) 786-1331	cmtryan@upstatebank.net
Dickinson	Mr. Dale Cook	Upper Peninsula State Bank	1890 S. Stephenson Avenue, Iron Mountain, MI 49801	(906) 779-2141	djcook@upstatebank.net
Dickinson	Ms. Mary Jo Chaperon	First National Bank of Iron Mountain	233 South Stephenson Avenue, Iron Mountain 49801	(906) 774-2200	mchaperon@fnbimk.com
Eaton	Contact Eaton County Amy Harris for an application (517) 543-3689				aharris@eatoncounty.org
Emmet	Ms. Sue Cleary	Citizens National Bank	303 North Main Street P. O. BOX 10, Cheboygan 49721-0010	(231) 627-7111	clearys@cnbismybank.com
Genesee	Ms. Jessica Lee	Chemical Bank	4346 W. Pierson, Flint, MI 48504	(810) 732-1200	
Gladwin	Ms. Lori Stout	Chemical Bank	1016 E. Cedar PO Box 244, Gladwin 48621	(989) 426-4547	
Gogebic	Ms. Susan Murphy	River Valley Bank	200 S. Suffolk St., Ironwood 49938	(906) 932-1550	smurphy@rivervalleybank.com

County	Contact	Agency Name	Address	Phone	Email
Grand Traverse	Contact North West Michigan Community Action Agency for application Cathy Odom (231) 947-3780				codom@nmcaa.net
Gratiot	Ms. Tammy Doan	Chemical Bank	111 W. Saginaw St, St. Louis 48880	(989) 681-2101	
Hillsdale	Contact Community Action Agency Deborah Courtney at 517-784-4800				dcourtney@caajlh.org
Houghton	Ms. Julie Knight	Superior National Bank	235 Quincy St. P.O. Box 450, Hancock 49930	(886) 482-0404	jknight@snb-t.com
Huron	Ms. Tamra Mandich	Chemical Bank	704 North Van Dyke, Bad Axe 48413	(989) 269-9963	
Ingham	Contact Hometown Housing Partnership Michelle Reardon for an application (517) 332-4663				mreardon@hometownhousing.org
Ionia	Mr. Terry Conley	Chemical Bank	102 W. Main Belding 48809	(616) 794-2100	
Iosco	Ms. Tara Pross	Chemical Bank	144 W. Huron Rd. Au Gres 48703	(989) 846-9506	
Iosco	Ms. Deborah Morgan	Chemical Bank	220 S.Main Street P.O. Box 696, Standish 48658	(989) 876-8141	
Iron	Ms. Mary Jo Chaperon	First National Bank of Iron Mountain	233 South Stephenson Avenue, Iron Mountain 49801	(906) 774-2200	mchaperon@fnbimk.com
Isabella	Mr. David Prawdzik	Chemical Bank	914 E. Pickard, Mt. Pleasant 48858	(989) 772-2491	
Jackson	Contact Community Action Agency Deborah Courtney at 517-784-4800				dcourtney@caajlh.org
Kalamazoo	Ms. Gail Vangorder	Chemical Bank	6080 West Main PO Box 20207, Kalamazoo 49019	(269) 544-2156	
Kalamazoo	Ms. Cathy Ash	Chemical Bank	211 E. Water Street Suite 100, Kalamazoo 49007	(269) 324-7230	
Kalamazoo	Ms. Diane Ramirez	Chemical Bank	211 E. Water St. Kalamazoo 49007	(269) 324-7230	
Kalamazoo	Ms. Linda Riggs	Chemical Bank	8025 Creekside Drive, Portage 49024	(269) 324-7033	
Kalkaska	Contact North West Michigan Community Action Agency for an application Cathy Odom (231) 947-3780				codom@nmcaa.net
Kent	Ms. Barb Freeman	Chemical Bank	627 E. Main St., Caledonia 49316	(616) 891-8113	
Kent	Mr. Brandon Cooley	Chemical Bank	6011 S West River Rd. Belmont 49306	(616) 447-7400	
Kent	Ms. Pam Graftema	Chemical Bank	2185 3 Mile Rd., Grand Rapids 49514	(616) 785-3400	
Kent	Ms. Liliana Garcia	Chemical Bank	910 Bridge St. NW, Grand Rapids 49504	(616) 785-2564	
Kent	Ms. Lindsey Briones	Chemical Bank	5980 Lake Michigan, Allendale 49401	(616) 588-7621	
Keweenaw	Contact Western UP Planning & Dev. Region for an application Lori Hauswirth (906) 482-7205				lhauswirth@wuppdr.org
Lake	Mrs. Kay Suckow	Chemical Bank	125 N. Michigan Ave. P. O. Box 917, Big Rapids 49307-0917	(231) 796-9944	
Lake	Mr. Chris Crawley	Chemical Bank	115 N. Mitchell, Cadillac 49601	(231) 775-8588	
Lapeer	First - Contact Lapeer County Mike Partlo for an application (810) 667-0366				mpartlo@lapeercounty.org
Lapeer	Second - Ms. Beth Henderson	Lapeer County Bank & Trust	83 W.Nepessing, Lapeer 48446	(810) 245-2907	bahenderson@lcbt.com
Leelanau	Contact Leelanau County Ron Crummel for an application (231) 256-9812				rcrummel@co.leelanau.mi.us
Lenawee	Contact Lenawee County Sue Laughlin for an application at (517) 264-4508				slaughlin@ci.adrian
Livingston	Contact MSHDA we currently do not offer a lender in this county				Contact Oakland County
Luce	Contact Chippewa-Luce-Mackinac CAA Don Wright for an application (906) 632-3363				dwright@clmcaa.com
Mackinac	Ms. Ruth Visnaw	First National Bank	of St. Ignace 132 North State Street, St. Ignace 49781	(906) 643-6800	rvisnaw@fnbsi.com
Macomb	Ms. Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Manistee	Ms. Barbara Skeels	Chemical Bank	1600 S. Beacon Blvd., Grand Haven, MI 49417	(626) 846-1350	
Marquette	Mr. Steve LaForais	Northern Michigan Bank	1502 West Washington, Marquette 49855	(906) 228-7300	
Mason	Mr. Chris Crawley	Chemical Bank	115 N. Mitchell, Cadillac 49601	(231) 775-8588	
Mecosta	Mrs. Kay Suckow	Chemical Bank	125 N. Michigan Ave. P. O. Box 917, Big Rapids 49307-0917	(231) 796-9944	
Mecosta	Ms. Linda Bolin	Chemical Bank	104 Perry Avenue, Big Rapids, MI 49307	(231)796-0801	
Menominee	Ms. Christine M. Tryan	Upper Peninsula State Bank	112 North 11th Street P.O. Box 336, Escanaba 49829	(906) 786-1331	cmtryan@upstatebank.net
Midland	Ms. LeeAnn Behmlander	Chemical Bank	3400 Isabella, Midland 48640	(989) 839-5297	
Midland	Mr. Carl Ahearn	Chemical Bank	333 E Main St., Midland 48640	(989) 839-5212	
Midland	Ms. Tracey Corner	Chemical Bank	2910 Jefferson Ave, Midland 48640	(989) 839-5252	
Midland	Ms. Mary Peterman	Chemical Bank	111 W. Saginaw St, St. Louis 48880	(989) 681-2101	

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Midland	Ms. Kay Suchow	Chemical Bank	125 N. Michigan Ave. P. O. Box 917, Big Rapids 49307-0917	(231) 796-9944	
Missaukee	Ms. Susan Schwager	Chemical Bank	127 S. Main St, Lake City 49651	(231)839-4328	
Missaukee	Mr. Chris Crawley	Chemical Bank	115 N. Mitchell, Cadillac 49601	(231) 775-8588	
Monroe	Contact Monroe County Opportunity Program BillieJo Dye for an application at 734-240-7046				bjdye@monroecountyop.org
Montcalm	Ms. Heather Jacoby	Chemical Bank	110 E Main Street P.O. Box 277, Stanton 48888-0277	(989) 831-5221	
Montmorency	Contact Northeast Michigan Affordable Housing Leeann Fischer for an application 989-356-9111				lfischer@nemah.org
Muskegon	Ms. Barbara Skeels	Chemical Bank	1600 S. Beacon Blvd., Grand Haven, MI 49417	(616) 846-1350	
Newaygo	Ms. Lynette Goodin	Chemical Bank	211 W. Main St., Fremont 49412	(231) 924-5600	
Newaygo	Ms. Liliana Garcia	Chemical Bank	910 Bridge St. NW, Grand Rapids 49504	(616) 785-2564	
Newaygo	Ms. Kay Suckow	Chemical Bank	125 N. Michigan Ave. P. O. Box 917, Big Rapids 49307-0917	(231) 796-9944	
Oakland	Ms. Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Oakland	Mr. John Birge	Charles Morgan and Associates	24333 South Field Road, Suite 102, Southfield, MI 48075	(248) 541-0700	
Oceana	Mr. Chris Crawley	Chemical Bank	115 N. Mitchell, Cadillac 49601	(231) 775-8588	
Ogemaw	Mr. Mark Wait	First Bank	502 W. Houghton Ave. P. O. Box 335, West Branch 48661	(989) 345-5050	mwait@firstbankmi.com
Ogemaw	Ms. Deborah Morgan	Chemical Bank	220 S.Main Street P.O. Box 696, Standish 48658	(989) 846-9506	
Ontonagon	Contact Western UP Planning & Dev. Region for an application Lori Hauswirth (906) 482-7205				lhauswirth@wuppd.org
Osceola	Ms. Kay Suckow	Chemical Bank	125 N. Michigan Ave. P. O. Box 917, Big Rapids 49307-0917	(231) 796-9944	
Oscoda	Contact Northeast Michigan Affordable Housing Leeann Fischer for an application 989-356-9111				lfischer@nemah.org
Otsego	Rosita Perez	First Federal of Northern Michigan	308 N. Morenci Street, Mio, MI 48647	(989) 826-3274	rperez@first-federal.com
Otsego	Contact Northeast Michigan Affordable Housing Leeann Fischer for an application 989-356-9111				lfischer@nemah.org
Ottawa	Ms. Arlene Dannenberg	Chemical Bank	177 North River Ave Holland 49424	(616) 394-7304	
Ottawa	Ms. Tiffany Reifsnyder	Chemical Bank	12368 Riley St., Holland 49424	(616) 738-2024	
Ottawa	Ms. Lindsey Briones	Chemical Bank	5980 Lake Michigan, Allendale 49401	(616) 588-7621	
Ottawa	Ms. Stephanie Timmer	Chemical Bank	433 Phoenix, South Haven 49090	(269) 639-1017	
Ottawa	Ms. Liliana Garcia	Chemical Bank	910 Bridge St. NW, Grand Rapids 49504	(616) 785-2564	
Presque Isle	Ms. Sue Cleary	Citizens National Bank	303 North Main Street P. O. BOX 10, Cheboygan 49721-0010	(231) 627-7111	clearys@cnbismybank.com
Roscommon	Ms. Andrea Weiss	Chemical Bank	PO Box 686 505 N. Fifth St., Grayling 49738	(989) 275-8941	
Saginaw	Mr. Bob Burns	Chemical Bank	2300 Midland Rd., Saginaw 48603	(989) 793-5350	
Saginaw	Mr. Keith Wenzel	Chemical Bank	2300 Midland Rd., Saginaw 48603	(989) 793-5350	
Saginaw	Ms. Patricia Franklin-Lindsey	Chemical Bank	2300 Midland Rd., Saginaw 48603	(989) 791-0361	
St. Clair	Contact CAA of St. Clair County for an application Darlene Kramp (810) 982-8541				kramp.darlene@caascc.org
St. Joseph	Mr. Craig Bishop	Chemical Bank	2600 South Cleveland Ave, Saint Joseph 49085	(269) 927-2251	
Sanilac	Ms. Kim Stevenson	Chemical Bank	2592 S. Van Dyke Marlette 48413	(989) 635-3556	
Sanilac	Ms. Lynn Pavlichek	Chemical Bank	704 North Van Dyke, Bad Axe 48413	(989) 269-9963	
Schoolcraft	Ms. Christine M. Tryan	Upper Peninsula State Bank	430 N. Lincoln, P O Box 336, Escanaba 49829	(906) 789-7000	cmtryan@upstatebank.net
Shiawassee	Mr. Randy Horton	Chemical Bank	100 East Main Street Owosso 48867	(989) 725-3624	
Shiawassee	Mr. Mike Inman	Chemical Bank	100 E. Main Street Owosso 48867	(989) 725-3611	
Shiawassee	Mr. Lisa Haring	Chemical Bank	318 N. Main St., Morrice 48857	(989) 625-8553	
Shiawassee	Ms. Sarah Barton	Chemical Bank	310 N. Shiawassee St. Corunna 48817	(989) 743-8573	
Tuscola	Ms. Serena Long	Chemical Bank	5002 W. Center, Fairgrove 48733	(989) 693-6801	
Van Buren	Ms. Maria Diaz	Chemical Bank	212 S. Kalamazoo, Paw Paw 49079	(269) 657-2511	
Van Buren	Ms. Tiffany Reifsnyder	Chemical Bank	12368 Riley St., Holland 49424	(616) 738-2024	

County	Contact	Agency Name	Address	Phone	Email
Van Buren	Ms. Sue Layer	Chemical Bank	18 N Center St., Hartford 49057	(269) 934-1037	
Washtenaw	Ms. Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Wayne	Ms. Mattie Hunter	First Independence Bank	44 Michigan Avenue, Detroit 48226	(313) 256-8431	mattiehunter@firstindependence.com
Wayne	Mr. John Verg	Charles Morgan and Associates	21790 W. Coolidge Hwy. Suite A - Oak Park, MI 48237	(248) 541-0700	
Wexford	Mr. Chris Crawley	Chemical Bank	115 N. Mitchell, Cadillac 49601	(231) 775-8588	