

Property Improvement Program (PIP) Participating Lenders

MSHDA Home Improvement Loans <http://www.michigan.gov/homeimprovement>

MSHDA encourages homeowners to visit MSHDA's website to review loan eligibility guidelines prior to contacting a Lender.
 All counties that have a Participating Lender are listed below.
 If the county where the property is located is not listed, PIP loans are not available to residents of that county at this time.

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
Alpena	First Federal of Northern MI	JoAnn Dehring	100 S. Second Ave., Alpena 49707	(989) 356-9041	jdehring@first-federal.com
Arenac	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 (UP)	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
		John Jatzak	1513 Columbus Ave, Bay City 48708	(989) 894-9890	john.jatzak@chemicalbank.com
Bay	Chemical Bank	Scott Trepkowski	3533 E. Wilder Rd., Bay City 48706	(989) 894-9898	scott.trepkowski@chemicalbank.com
		Kelley Kent	100 E. Chippewa St., Kawkawlin 48631	(989) 686-5700	kelley.kent@chemicalbank.com
		Jean Marie Saxon	3858 North M-13, Pinconning 48650	(989) 879-5888	Jean.Saxon@chemicalbank.com
Berrien	Chemical Bank	Randi Utter	720 Pleasant St., St. Joseph 49085	(269) 934-1038	randi.utter@chemicalbank.com
		Stephanie Timmer	720 Pleasant St., St. Joseph 49085	(269) 639-1018	stephanie.timmer@chemicalbank.com
		Sharon Douglas	407 E. Main Street, Niles 49120	(269) 983-8910	sharon.douglas@chemicalbank.com
		Melissa Oatsvall	1711 W. John Beer Road, Stevensville 49127	(269) 934-1066	melissa.oatsvall@chemicalbank.com
		Kandyce Hays	209 N. Paw Paw Street, Coloma 49038	(269) 468-3170	kandyce.hays@chemicalbank.com
Calhoun	Chemical Bank	Teri Fogel	1301 N. Eaton Street, Albion 49224	(517) 629-9178	teri.fogel@chemicalbank.com
		Sarah Russell	1 N. Bedford Road, Battle Creek 49037	(269) 968-6267	sarah.russell@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
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 49770	(231) 627-1963	seldend@cnbismybank.com
	Chemical Bank	Jeanne Eberspacher	111 W. Michigan Ave., Rogers City 49779	(989) 734-2161	jeanne.eberspacher@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
Emmet	Citizens National Bank	Darren Selden	308 State Street, Suite 1, Petoskey, MI 49770	(231) 627-1963	seldend@cnbismybank.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

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COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
		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
Gratiot	Chemical Bank	Mary Peterman	111 W. Saginaw Street, St Louis 48880	(989) 681-2101	mary.peterman@chemicalbank.com
Houghton (UP)	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	833 N. Van Dyke, Bad Axe 48413	(989) 269-9211	tamra.mandich@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	Kelly Marine	114 N. Washington Street, Hale 48739	(989) 728-2051	kelly.marine@chemicalbank.com
		Roberta Kopko	17 E. M-55, Tawas City 48763	(989) 362-8621	Bobbi.Kopko@chemicalbank.com
		Richard Michaels	4452 F-41, Oscoda 48750	(989) 739-1152	richard.michaels@chemicalbank.com
Isabella	Chemical Bank	Wendy Decker	914 E. Pickard, Mt. Pleasant 48858	(989) 772-5902	wendy.decker@chemicalbank.com
Kalamazoo	Chemical Bank	Brent Wedding	211 E. Water Street, Ste. 100, Kalamazoo 49007	(269) 324-7230	brent.wedding@chemicalbank.com
		Jenna Weaver	8025 Creekside Drive, Portage 49024	(269) 324-7033	jenna.weaver@chemicalbank.com
		Tasha Fey	1910 Parkview Ave., Kalamazoo 49008	(269) 382-0161	tasha.fey@chemicalbank.com
		Jenny Schultz	6080 W. Main, Kalamazoo 49009	(269) 544-2179	jenny.schultz@chemicalbank.com
Kent	Chemical Bank	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
		Christine Felde	627 E. Main St., Caledonia 49316	(616) 285-7490	christine.felde@chemicalbank.com
Keweenaw (UP)	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
Macomb	First Independence Bank	Lesa 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
		Wendy Lapointe	100 North Main Street, Mt Clemens 48043	(586) 783-4500	wendy.lapointe@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
Mecosta	Chemical Bank	Lisa Szykowski	125 N Michigan Ave, PO Box 917, Big Rapids 49307	(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 Kerns	3400 Isabella, Midland 48640	(989) 839-5299	leeann.kerns@chemicalbank.com
		Carl Ahearn	333 E. Main St., Midland 48640	(989) 839-5212	carl.ahearn@chemicalbank.com

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COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
		Sean Squires	333 E. Main St., Midland 48640	(989) 839-5273	sean.squires@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
		Heather Jacoby	110 E. Main Street, Stanton 48888-0277	(989) 831-5221	heather.jacoby@chemicalbank.com
		Mary Peterson	1311 West Washington, Greenville 48838	(616) 754-4629	mary.peterson@chemicalbank.com
		Mark Kuzma	9650 North Greenville Rd., P O Box 740, Lakeview 48850	(989) 352-7670	mark.kuzma@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
Muskegon	Chemical Bank	Lynette Goodin	281 Seminole Rd., Muskegon 49444	(231) 739-1116	lynette.goodin@chemicalbank.com
Oakland	Chemical Bank	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
	First Independence Bank	Lesla Hughes	44 Michigan Avenue, Detroit 48226	(313) 256-8430	lhughes@firstindependence.com
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 (UP)	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
	Chemical Bank	Richard Michaels	4452 F-41, Oscoda 48750	(989) 739-1152	richard.michaels@chemicalbank.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
	Chemical Bank	Lori Lancaster	521 W. Main Street, Gaylord 49735	(989) 705-2903	lori.lancaster@chemicalbank.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 49770	(231) 627-1963	seldend@cnbismybank.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	Keith Wenzel	2300 Midland Road, Saginaw 48603	(989) 793-5350	keith.wenzel@chemicalbank.com
Shiawassee	Chemical Bank	Sue Lamphere	310 N. Shiawassee Street, Corunna 48817	(989) 743-8573	sue.lamphere@chemicalbank.com
		Lisa Haring	318 N. Main Street, Morrice 48857	(517) 625-8553	lisa.haring@chemicalbank.com
St. Clair	Lakestone Bank & Trust	Beth Henderson	83 W. Nepessing, Lapeer 48446	(810) 538-1901	bhenderson@lakestonebank.com
Van Buren	Chemical Bank	Kandyce Hays	209 N. Paw Paw Street, Coloma 49038	(269) 944-1451	kandyce.hays@chemicalbank.com
		Sue Layer	18 N. Center Street, Hartford 49057	(269) 934-1037	sue.layer@chemicalbank.com

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COUNTY	LENDER	NAME	ADDRESS	PHONE	EMAIL
Van Buren	Chemical Bank	Maria Diaz	212 S. Kalamazoo, Paw Paw 49079	(269) 657-2511	maria.diaz@chemicalbank.com
		Jacob Grimes	433 Phoenix, South Haven 49090	(269) 639-1017	jake.grimes@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	Lesla Hughes	7310 Woodward Avenue, Ste 101 Detroit 48202	(313) 256-8430	lhughes@firstindependence.com
	Chemical Bank	Sultana Chowdhury	9252 Joseph Campau, Hamtramck 48212	(313) 875-2000	sultana.chowdhury@chemicalbank.com
		Angela Pollard	9252 Joseph Campau, Hamtramck 48212	(313) 875-2000	angela.pollard@chemicalbank.com
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