## SEC Form 5

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## FORM 5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).	)	Section 16. Form 4 or Form 5 obligations may continue. See
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Form 3 Holdings Reported.

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP** 

OMB APPROVAL OMB Number: 3235-0362

Estimated average burden hours per response: 1.0

Form 4 Transa	ctions Reported.	File			e Securities Exchange Act of 1934 ment Company Act of 1940				
1. Name and Addi DARROW	g Person <sup>*</sup>	2. Issuer Name				lationship of Reporting Person(s) to Issuer ck all applicable) Director 10% Owner			
(Last) (First) (Middle) 1284 N. TELEGRAPH			3. Statement for 04/28/2007	Issuer's Fisca	l Year Ended (Month/Day/Year)	X	Officer (give title below) Preside		ner (specify ow)
(Street) MONROE (City)	MI (State)	48162 (Zip)	4. If Amendmen	t, Date of Origi	inal Filed (Month/Day/Year)	6. Indiv Line) X	vidual or Joint/Gro Form filed by O Form filed by M Person	ne Reporting F	Person
		Table I - Non-Deriv	ative Securiti	es Acquire	ed, Disposed of, or Benefi	cially	Owned		
1. Title of Security	(Instr. 3)	2. Transaction Date	2A. Deemed Execution Date,	3. Transaction	4. Securities Acquired (A) or Dispo Of (D) (Instr. 3, 4 and 5)		5. Amount of Securities	6. Ownership	7. Nature of Indirect

		Date (Month/Day/Year)	Execution Date, if any (Month/Day/Year)	Transaction Code (Instr. 8)	Of (D) (Instr. 3, 4		or Disposed	Securities Beneficially Owned at end of	Ownership Form: Direct (D) or	Indirect Beneficial Ownership
			(Monthi/Day/Year)	0)	Amount	(A) or (D)	Price	Issuer's Fiscal Year (Instr. 3 and 4)	Indirect (I) (Instr. 4)	(Instr. 4)
Common Share	es	12/11/2006		G	2,495	D	\$0	152,372	D	
Common Share	es							2,599	I	by 401(k)
Common Share	es							0(1)	I	by ESOP

## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

			( 3/1			,	• *							
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Nur of Deriv Secur Acqu (A) or Dispo of (D) (Instr and 5	ative rities ired osed . 3, 4	6. Date Exerc Expiration Da (Month/Day/Y	ate	7. Title Amoun Securit Underly Derivat Securit and 4)	it of ies ying	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

1. Reflects ESOP allocations and dispositions that have occurred since the date of the reporting person's last ownership report. The shares previously owned by the ESOP have been disposed of by the ESOP. **Remarks:** 

> James P. Klarr, Attorney-infact for Kurt L. Darrow

06/11/2007

\*\* Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.