Norcross&Judd LLP
ATTORNEYS AT LAW

RODNEY D. MARTIN

616.752.2138
FAX 616.222.2138

rmartin@wnj.com

March 28, 2014

Via Federal Express

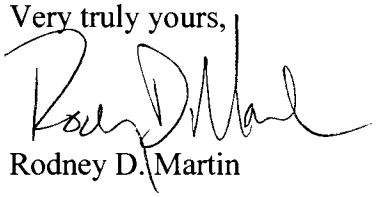
Mr. Matthew Lee, Esq.
Executive Director
Inner City Press/Fair Finance Watch
c/o 747 Third Avenue (Hold at Location – FedEx)
New York, New York 10017

Re: Request for 2013 HMDA LAR of Mercantile Bank

Dear Mr. Lee:

Per your request, I have enclosed a copy of the 2103 HMDA LAR for Mercantile Bank. As recommended by the Staff Commentary, the register has been sorted in census tract order for your convenience.

Very truly yours,



Rodney D. Martin

Enclosure

RDM:djb

HOME MORTGAGE DISCLOSURE ACT
DATA LISTING REPORT

Respondent ID: 0000034598
Agency: FDIC
Activity Year: 2013

MERCANTILE BANK OF MICHIGAN
4613 Alpine Ave NW
Comstock Park, MI 49321

Total Number of Loans: **475**

All columns (except Reasons for Denial and Status) must be completed for each entry. See the instructions for details.

Application or Loan Number	Date Received	Ln Tp	Prp Tp	Pur-pose	Occ	Loan Amt (000)	Pre-apv	Action Taken Type	Action Taken Date	MSA/ MD	St	Cnty	Cen Tract	Ethnicity A	Ethnicity CA	Race A	Race CA	Sex A	Sex CA	Inc (000)	Pur Tp	Rns for Den	Rt Sprd	HOEPA Status	Lien Stat
336	/ /	1	1	3	1	00108	3	1	/ /NA	11460	26	161	4154.00	2	5	3	8	2	5	0061	9	–	NA	2	1
96	/ /	1	1	3	2	00337	3	2	/ /NA	11460	26	161	4530.00	2	5	5	8	1	5	0192	0	–	NA	2	1
97	/ /	1	1	3	1	00748	3	1	/ /NA	11460	26	161	4610.00	2	5	5	8	1	5	0248	0	–	NA	2	1
161	/ /	1	1	1	1	00125	3	1	/ /NA	12980	26	025	0038.00	2	2	5	5	1	1	0882	0	–	02.14	2	1
130	/ /	1	1	3	1	00208	3	1	/ /NA	16974	17	031	8237.03	2	5	5	8	1	5	0097	0	–	02.12	2	1
263	/ /	1	1	1	1	00306	3	1	/ /NA	19804	26	163	5604.00	2	2	5	5	1	2	0223	9	–	NA	2	1
58	/ /	1	1	3	1	00087	3	1	/ /NA	19804	26	163	5612.00	2	5	5	8	1	5	0063	9	–	NA	2	1
224	/ /	1	1	3	1	00137	3	4	/ /NA	19804	26	163	5940.00	2	5	5	8	2	5	0081	0	–	NA	2	1
122	/ /	1	1	3	1	00214	3	1	/ /NA	22420	26	049	0134.01	2	2	5	5	1	2	0096	9	–	NA	2	1
286	/ /	1	1	1	1	00129	3	5	/ /NA	24340	26	015	0102.00	2	5	5	8	1	5	0049	0	–	NA	2	1
312	/ /	1	1	1	2	00271	3	2	/ /NA	24340	26	015	0104.01	2	2	5	5	1	2	0315	0	–	NA	2	1
372	/ /	1	1	3	2	00271	3	2	/ /NA	24340	26	015	0104.01	2	2	5	5	1	2	0311	0	–	NA	2	1
460	/ /	1	1	3	2	00271	3	1	/ /NA	24340	26	015	0104.01	2	5	5	8	1	5	0231	9	–	NA	2	1
268	/ /	1	1	1	2	00240	3	4	/ /NA	24340	26	015	0104.02	2	2	5	5	1	2	0275	0	–	NA	2	1
87	/ /	1	1	3	1	00120	3	4	/ /NA	24340	26	067	0304.00	2	2	5	5	1	2	0155	0	–	NA	2	1
46	/ /	1	1	1	1	00030	3	1	/ /NA	24340	26	067	0312.00	2	5	5	8	1	5	0024	0	–	02.59	2	1
11	/ /	1	1	3	1	00146	3	1	/ /NA	24340	26	067	0313.00	2	1	5	5	1	2	0094	9	–	NA	2	1
213	/ /	1	1	1	1	00105	3	1	/ /NA	24340	26	081	0001.00	2	5	5	8	2	5	0043	9	–	NA	2	1
248	/ /	1	1	1	1	00112	3	1	/ /NA	24340	26	081	0002.00	2	5	5	8	1	5	0040	9	–	NA	2	1
44	/ /	1	1	3	1	00224	3	4	/ /NA	24340	26	081	0003.00	2	5	5	8	1	5	0287	0	–	NA	2	1
315	/ /	2	1	1	1	00081	3	1	/ /NA	24340	26	081	0003.00	2	5	5	8	2	5	0039	9	–	01.72	2	1
449	/ /	1	1	3	1	00179	3	4	/ /NA	24340	26	081	0003.00	2	5	5	8	2	5	0113	0	–	NA	2	1
325	/ /	1	1	3	1	00092	3	4	/ /NA	24340	26	081	0004.00	2	5	5	8	1	5	0084	0	–	NA	2	1
380	/ /	1	1	3	1	00092	3	5	/ /NA	24340	26	081	0004.00	2	5	5	8	1	5	0083	0	–	NA	2	1
79	/ /	1	1	3	1	00097	3	1	/ /NA	24340	26	081	0005.00	2	5	5	8	2	5	0017	9	–	NA	2	1
235	/ /	2	1	1	1	00084	3	3	/ /NA	24340	26	081	0005.00	2	5	5	8	2	5	0039	0	4–	NA	2	1
302	/ /	1	1	1	1	00125	3	1	/ /NA	24340	26	081	0005.00	2	2	5	5	2	1	0069	9	–	NA	2	1
386	/ /	1	1	1	1	00176	3	1	/ /NA	24340	26	081	0006.00	2	2	5	5	1	2	0118	9	–	NA	2	1
398	/ /	1	1	1	1	00025	3	1	/ /NA	24340	26	081	0008.00	2	5	5	8	1	5	0089	0	–	02.35	2	1
369	/ /	1	1	1	1	00190	3	1	/ /NA	24340	26	081	0010.00	2	2	5	5	1	2	0079	9	–	NA	2	1
242	/ /	1	1	1	1	00126	3	1	/ /NA	24340	26	081	0011.01	2	5	5	8	2	5	0054	9	–	NA	2	1
4	/ /	1	1	3	1	00068	3	1	/ /NA	24340	26	081	0011.02	2	2	5	5	1	2	0146	9	–	NA	2	1