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MERITAS LAW FIRMS WORLDWIDE

January 10, 2006

Certified Mail - Return Receipt Requested

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

06 JAN 24 AM 10:17
U.S. DEPARTMENT OF LABOR
EMPLOYEE BENEFITS SECURITY ADMINISTRATION
ROOM N-5644
200 CONSTITUTION AVENUE, N.W.
WASHINGTON, D.C. 20210

Re: Southwest Michigan First Corporation Deferred Compensation Plan

Dear Sir or Madam:

We are writing on behalf of our client, Southwest Michigan First Corporation. Our client recently established an unfunded pension plan for a select group of management or other highly compensated employees (a "top hat" plan). The new plan was effective as of October 1, 2005.

Pursuant to Department of Labor regulations Section 2520.104-23, we are supplying the following information to you:

1. Employer's name and address:

Southwest Michigan First Corporation
491 W. South Street
PO Box 50827
Kalamazoo, MI 49005
2. Employer's EIN: 38-2853785
3. Southwest Michigan First Corporation maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or other highly compensated employees.
4. The name of the new plan is the Southwest Michigan First Corporation Deferred Compensation Plan. The plan currently has one participant.
5. A copy of the plan document will be provided upon request.

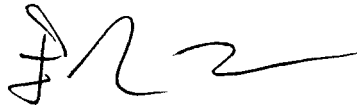
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January 10, 2006
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Please contact us if you have any questions regarding this filing or need any additional information.

Sincerely,

MILLER JOHNSON

By



Frank E. Berrodin

FEB/mt

cc: Ron Kitchens
Craig Lubben

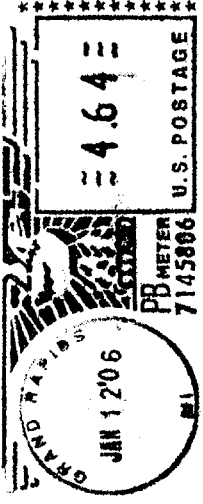
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