

MICHIGAN • LOWER PENINSULA (lending began in LP in 2007)								
County Name	Pop. 2014 US Census Estimate	Median HH Income 2009-2013 US Census	% of State Median HH Income 2009-2013 US Census	Un-employment Rate August, 2015 US	Poverty Rate 2009-13 US Census 15.4%	Children in Poverty (0-17) 2012 Kids Count MI Data Book	% Bachelors Degrees; Adults over 25 2009-2013 Census 28.8%	Women Owned Firms US Census 2007 28.8%
Michigan Total	9,909,877	\$48,411	RED=<80% Blue =80 to 90% Black = 90 to 100%, Green >100%*	August, 2015 5.1% MI-DLEG	16.8% Red = higher than the Mich. Poverty Rate*	24.7% Red = higher than the Mich. Poverty Rate	Mich. 25.9%*	Mich. 30.4% Red=<30.4% - Data suppressed or sample size too small
Median Age 2012 US Census Estimate (37.4)	318,857,056 (3.3% since 2010)	2009-2013 US Census \$53,046						
Median Age 2012 Census Estimate (38.9)	Black= increase between 2010 and 2014 (.3%)	91.4% of US Median* 2009-2013						
Region 2 - Loan Performance since 2007: 92 loans totaling \$4,446,002								
Antrim (49)	23,370 (.9)	\$45,362	93.7%	5.4%	15.4%	22.8%	23.8%	26.4%
Benzie (48)	17,428 (.6)	\$47,366	98%	5.1%	13.3%	20.7%	24.9%	24.6%
Charlevoix (46.6)	26,129 .7	\$45,949	94.9%	4.3%	13.3%	20.6%	27%	28.1%
Emmet (44)	33,140 1.4	\$50,929	105.2%	4.8%	10.9%	17.4%	31.8%	24.4%
Grand Traverse (41.7)	89,987 3.4	\$51,766	106.9%	3.6%	11.7%	14.9%	30.4%	24.7%
Kalkaska (43.8)	17,196 .3	\$40,140	82.9%	6%	16.3%	25.5%	12.1%	41.6%
Leelanau (52.3)	21,747 .2	\$55,018	113.6%	3.8%	11.2%	15.1%	39.2%	27.1%
Manistee (48)	24,450 (1.1)	\$41,061	84.8%	5.2%	16.9%	25.8%	19.1%	27.5%
Missaukee (43)	15,051 1.4	\$40,406	83.4%	5.1%	15.1%	24.3%	13%	17.5%
Wexford (41.9)	32,645 (.3)	\$40,965	84.6%	5.4%	18.6%	32%	16.8%	-
	301,143							
Region 3 - Loan Performance since 2007: 83 loans totaling \$6,315,795								
Alcona (56.5)	10,578 (3.3)	\$37,189	76.8%	6.5%	15.1%	30.9%	13%	20.4%
Alpena (46.5)	29,091 (1.7)	\$38,016	78.5%	5.2%	17.3%	26.9%	16%	27.5%
Cheboygan (48.3)	25,726(1.6)	\$38,410	79.3%	3.8%	17.8%	31.4%	16.3%	30.2%
Crawford (48.7)	13,904 (1.2)	\$40,295	83.2%	6.1%	16.8%	32.6%	15.2%	-
Iosco (51.8)	25,429 (2)	\$36,236	74.8%	5.8%	19%	32.6%	14%	30.3%
Montmorency (53.8)	9,350(4.2)	\$35,261	72.8%	7.3%	18.1%	34.2%	9.9%	30.1%
Ogemaw (48.8)	21,234 (2.1)	\$34,619	71.5%	6.4%	21.5%	32.6%	11.3%	-
Oscoda (50.5)	8,379 (3)	\$33,239	68.6%	7%	20.2%	34%	10.4%	17.4%
Otsego (44.2)	24,129 (.1)	\$47,584	98.3%	4.9%	13.5%	21.1%	19.8%	20.5%
Presque Isle (53)	13,062(2.3)	\$39,652	81.9%	7.3%	12.9%	25.5%	16.3%	17.3%
Roscommon (54.1)	24,014 (1.8)	\$33,334	68.8%	7%	22.2%	36.7%	12.9%	22%
	204,896							
Region 4 - Loan Performance since 2007: 9 loans totaling \$540,220								
Lake (51.4)	11,386 (1.3)	\$29,379	60.7%	7.2%	27.9%	53.4%	8.4%	15.9%
Mason (45.7)	28,605 (.3)	\$41,136	84.9%	4.4%	16.2%	27.8%	19.8%	25.7%
Mecosta (34.6)	43,108 .7	\$39,470	81.5%	5.6%	22.9%	28.2%	21.6%	-
Newaygo (42.1)	48,001 (.9)	\$42,571	89.1%	4.7%	18.6%	27.4%	12.9%	30.1%
Oceana (42.4)	26,245(1.2)	\$40,023	82.7%	5.6%	19.9%	35.6%	15%	20.6%
Osceola (42.5)	23,259(1.1)	\$37,778	78%	5.5%	21.7%	33.3%	12.6%	29.5%
	180,604							

Region 5 – Loan Performance since 2007: 12 loans totaling \$861,575									
Arenac	(48.1)	15,487 (2.6)	\$38,874	80.3%	6.6%	18.1%	27.7%	11.4%	28.2%
Clare	(46)	30,569 (1.2)	\$32,668	67.5%	6.6%	26.5%	37.6%	11.1%	22.9%
Gladwin	(48.7)	25,493(.8)	\$37,626	77.8%	6.1%	21.4%	31.9%	11.8%	-
Isabella	(25.6)	70,436 .2	\$36,372	75.1%	4.3%	31.5%	24.8%	25.3%	30.8%
		141,985							
*left shift lower since last report, right higher, middle same		828,628							
MICHIGAN ▪ UPPER PENINSULA (lending began 1994)									
County Name	Pop. 2013 US Census Estimate (37.4)	Median HH Income 2012 US Census \$53,046	% of State Median HH Income 2012 US Census	Un-employment Rate August, 2015 US	Poverty Rate 2008-12 US Census 14.9%	Children in Poverty (0-17) 2012 Kids Count MI Data Book	% Bachelors Degrees; Adults over 25 2008-2012 Census 28.5%	Women Owned Firms 2007 Census 28.8%	
Michigan Total	9,895,622 Black= increase between 2010 and 2013 (.1%)	\$48,471 91.4% of US Median* 2008-2012	RED=< 80% Blue =80 to 90% Black = 90 to 100% Green => 100%*	August, 2015 5.1% MI-DLEG Red= higher than the Mich. Jobless Rate	16.3% Red = higher than the Mich. Poverty Rate*	24.7% Red = higher than the Michigan Poverty Rate	25.5% Red =<25.5% *	30.4% Red =<30.4% – Data suppressed or sample size too small	
Region 1 - Loan Performance 1994 – August, 2015: 634 loans totaling \$35,787,079									
Alger	(48.6)	9,522 (.8)	\$37,586	77.6%	6.4%	14.8%	22.6%	17.1%	-
Baraga	(43.5)	8,695 (1.9)	\$41,189	85.1%	7.4%	13.2%	23.8%	12%	-
Chippewa	(39.8)	38,696 .5	\$41,637	86%	6.3%	17.7%	25.1%	18.5%	23.2%
Delta	(46)	36,905(.4)	\$42,676	88.2%	5.7%	16.4%	22.6%	18.2%	-
Dickinson	(46)	26,098 (.03)	\$44,136	91.2%	4.7%	12.7%	17.9%	20%	-
Gogebic	(47.6)	15,916 (3.1)	\$34,252	70.8%	6.5%	20.3%	30.7%	18.3%	29.6%
Houghton	(33.4)	36,225 (1.1)	\$35,430	73.2%	5.3%	23%	21.1%	28.9%	24.1%
Iron	(52.7)	11,516(2.5)	\$34,685	71.6%	5.9%	14.2%	26.5%	18.4%	-
Keweenaw	(53.5)	2,191 1.6	\$39,038	80.6%	6.1%	15.8%	25.5%	23.9%	-
Luce	(43.8)	6,502 (1.9)	\$39,469	81.5%	5.3%	18.6%	31.7%	12.7%	11%
Mackinac	(50.3)	11,061 (.5)	\$38,704	79.9%	2.8%	15.3%	25.4%	18.5%	21%
Marquette	(39.1)	67,700 .9	\$45,622	94.2%	5.6%	15.7%	18.2%	29.1%	-
Menominee	(47.2)	23,791 (1)	\$41,739	86.2%	4.9%	13.6%	24.1%	14.4%	-
Ontonagon	(54.8)	6,322 (6.8)	\$34,620	71.5%	7.7%	13.8%	29%	15.3%	27.6%
Schoolcraft	(49.7)	8,247 (2..8)	\$35,260	72.8%	9.6%	20.7%	24.8%	12.4%	-
*left shift lower since last report, right higher, middle same		309,387							