

**CAREN PIGLOWSKI
OGEMAW COUNTY TREASURER**

806 W. Houghton Ave. Rm#103, West Branch, MI 48661
989-345-0084

**OGEMAW COUNTY
FINANCIAL HARDSHIP POLICY
ONE-YEAR EXTENSION FROM FORECLOSURE
FOR 2021 TAXES**

Hardship Extensions are designed to delay foreclosure deadlines by up to one year for owners who are actively working to pay on their delinquent taxes. It is the objective of the Ogemaw County Treasurer to assist delinquent taxpayers to fulfill their Real Property Tax obligation and avoid any foreclosure on a taxpayer's home.

An extension to pay the delinquent tax is only an extension of the deadline. It does not eliminate or lower the taxes due. Interest will continue to accrue on the unpaid balance. Unless extenuating circumstances exist, the applicant must be able to prove that he or she meets the most recent Poverty Guidelines as issued by the Federal Department of Health and Human Services.

You may apply for this extension at the Show Cause Hearing which will be held January 16, 2024 at the Ogemaw County Treasurer's Office between the hours of 9:00 a.m. and 4:00 p.m. However, the Ogemaw County Treasurer will consider extenuating circumstances that may create financial hardship even if your income is higher than the federal standards. We are willing to discuss your individual situation with you as part of the application process. If you need to apply for this extension, please complete the application and bring in copies of your financial information as requested. If you cannot come to the Show Cause Hearing, please mail your information to the address above.

A Person requesting an extension must:

1. Hold title to the property that is in forfeiture, or a representative of the estate, if the owner is deceased.
2. Complete the attached application.
3. Provide proof of income/expenses as indicated on the application.
4. Present a plan for payment. This must be a realistic plan to pay the delinquent taxes as quickly as possible.
5. Owner must occupy the property. This property must be your primary residence in the State of Michigan, or qualified agricultural property for the delinquent year.

Hardship extension determination will be at the sole and absolute discretion of the County Treasurer

PARCEL I.D. _____

OGEMAW COUNTY TREASURER'S OFFICE
Application for One-Year Hardship Exemption
CONFIDENTIAL INFORMATION

APPLICANT'S NAME _____

NAME OF SPOUSE or CO-OWNER (if applicable) _____

APPLICANT'S MAILING ADDRESS _____

PROPERTY ADDRESS FOR WHICH RELIEF IS BEING SOUGHT _____

TELEPHONE NUMBER _____

ARE YOU A MILITARY VETERAN? () YES () NO IS YOUR SPOUSE A MILITARY VETERAN? () YES () NO

I HAVE APPLIED FOR A POVERTY EXEMPTION AT MY LOCAL TOWNSHIP () YES () NO

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

ARE YOU DISABLED?

EMPLOYED			EMPLOYER
SELF	() YES () NO	() FULL TIME () PART TIME	
SPOUSE	() YES () NO	() FULL TIME () PART TIME	

SELF	() YES () NO
SPOUSE	() YES () NO

* Please provide Proof of Income – Pay Stub, Social Security statement or other statement of income.*

2024 – 2025 Payment Plan

I agree to pay \$ _____ every (month or weekly) until my 2021 property taxes are paid in full.

I understand my 2021 property taxes must be paid in full by March 31, 2025.

Failure to make payments as stated will result in the foreclosure of this property.

Signed _____ Date _____
Property Owner

Ogemaw County Treasurer Date _____

*Hardship determination at the Show Cause Hearing will be at the sole and absolute discretion of the County Treasurer *

Hardship Extension Questions

Do you qualify for a poverty exemption and have you applied for that exemption?
(application is included in packet)

How many are living in your household? _____

Are they employed? _____

Are there others listed on the property deed with you? _____

Have you sought any financial assistance? Veterans? DHHS? MIHAF? St. Vincent DePaul?
Church? ** Please find MSU Extension Resource sheet included in packet.

Is the income information that you provided your entire source of income?

Notes:

Application for MCL 211.7u Poverty Exemption

This form is issued under the authority of the General Property Tax Act, Public Act 206 of 1893, MCL 211.7u.

MCL 211.7u of the General Property Tax Act, Public Act 206 of 1893, provides a property tax exemption for the principal residence of persons who, by reason of poverty, are unable to contribute toward the public charges. This application is to be used to apply for the exemption and must be filed with the Board of Review where the property is located. This application may be submitted to the city or township the property is located in each year on or after January 1.

To be considered complete, this application must: 1) be completed in its entirety, 2) include information regarding all members residing within the household, and 3) include all required documentation as listed within the application. Please write legibly and attach additional pages as necessary.

PART 1: PERSONAL INFORMATION — Petitioner must list all required personal information.					
Petitioner's Name				Daytime Phone Number	
Age of Petitioner	Marital Status	Age of Spouse	Number of Legal Dependents		
Property Address of Principal Residence		City	State	ZIP Code	
<input type="checkbox"/> Check if applied for Homestead Property Tax Credit		Amount of Homestead Property Tax Credit			
PART 2: REAL ESTATE INFORMATION					
List the real estate information related to your principal residence. Be prepared to provide a deed, land contract or other evidence of ownership of the property at the Board of Review meeting.					
Property Parcel Code Number		Name of Mortgage Company			
Unpaid Balance Owed on Principal Residence	Monthly Payment		Length of Time at this Residence		
Property Description					
PART 3: ADDITIONAL PROPERTY INFORMATION					
List information related to any other property owned by you or any member residing in the household.					
<input type="checkbox"/> Check if you own, or are buying, other property. If checked, complete the information below.				Amount of Income Earned from other Property	
1	Property Address	City	State	ZIP Code	
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid	
2	Property Address	City	State	ZIP Code	
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid	

PART 4: EMPLOYMENT INFORMATION — List your current employment information.

Name of Employer			
Address of Employer	City	State	ZIP Code
Contact Person	Employer Telephone Number		

PART 5: INCOME SOURCES

List all income sources, including but not limited to: salaries, Social Security, rents, pensions, IRAs (individual retirement accounts), unemployment compensation, disability, government pensions, worker's compensation, dividends, claims and judgments from lawsuits, alimony, child support, friend or family contribution, reverse mortgage, or any other source of income, for all persons residing at the property.

Source of Income	Monthly or Annual Income (indicate which)

PART 6: CHECKING, SAVINGS AND INVESTMENT INFORMATION

List any and all savings owned by all household members, including but not limited to: checking accounts, savings accounts, postal savings, credit union shares, certificates of deposit, cash, stocks, bonds, or similar investments, for all persons residing at the property.

Name of Financial Institution or Investments	Amount on Deposit	Current Interest Rate	Name on Account	Value of Investment

PART 7: LIFE INSURANCE — List all policies held by all household members.

Name of Insured	Amount of Policy	Monthly Payments	Policy Paid in Full	Name of Beneficiary	Relationship to Insured

PART 8: MOTOR VEHICLE INFORMATION

All motor vehicles (including motorcycles, motor homes, camper trailers, etc.) held or owned by any person residing within the household must be listed.

Make	Year	Monthly Payment	Balance Owed

Continue on Page 3

PART 9: HOUSEHOLD OCCUPANTS — List all persons living in the household.

First and Last Name	Age	Relationship to Applicant	Place of Employment	\$ Contribution to Family Income

PART 10: PERSONAL DEBT — List all personal debt for all household members.

Creditor	Purpose of Debt	Date of Debt	Original Balance	Monthly Payment	Balance Owed

PART 11: MONTHLY EXPENSE INFORMATION

The amount of monthly expenses related to the principal residence for each category must be listed. Indicate N/A as necessary.

Heating	Electric	Water	Phone
Cable	Food	Clothing	Health Insurance
Garbage	Daycare	Car Expense (gas, repair, etc.)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	

Continue and sign on Page 4

NOTICE: Per MCL 211.7u(2)(b), federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns, filed in the immediately preceding year or in the current year must be submitted with this application. Federal and state income tax returns are not required for a person residing in the principal residence if that person was not required to file a federal or state income tax return in the tax year in which the exemption under this section is claimed or in the immediately preceding tax year.

PART 11: POLICY AND GUIDELINES ACKNOWLEDGMENT

The governing body of the local assessing unit shall determine and make available to the public the policy and guidelines used for the granting of exemptions under MCL 211.7u. In order to be eligible for the exemption, the applicant must meet the federal poverty guidelines published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services under its authority to revise the poverty line under 42 USC 9902, or alternative guidelines adopted by the governing body of the local assessing unit so long as the alternative guidelines do not provide income eligibility requirements less than the federal guidelines. The policy and guidelines must include, but are not limited to, the specific income and asset levels of the claimant and total household income and assets. The combined assets of all persons must not exceed the limits set forth in the guidelines adopted by the local assessing unit.

☐ The applicant has reviewed the applicable policy and guidelines adopted by the city or township, including the specific income and asset levels of the claimant and total household income and assets.

PART 12: CERTIFICATION

I hereby certify to the best of my knowledge that the information provided in this form is complete, accurate and I am eligible for the exemption from property taxes pursuant to Michigan Compiled Law, Section 211.7u.

Printed Name	Signature	Date

This application shall be filed after January 1, but before the day prior to the last day of the local unit's December Board of Review.

Decision of the March Board of Review may be appealed by petition to the Michigan Tax Tribunal by July 31 of the current year. A July or December Board of Review decision may be appealed to the Michigan Tax Tribunal by petition within 35 days of decision. A copy of the Board of Review decision must be included with the petition.

Michigan Tax Tribunal
PO Box 30232
Lansing MI 48909

Phone: 517-335-9760
E-mail: taxtrib@michigan.gov

Poverty Exemption Affidavit

This form is issued under authority of Public Act 206 of 1993; MCL 211.7u.

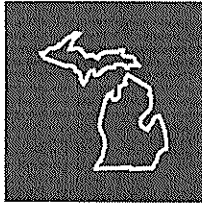
INSTRUCTIONS: When completed, this document must accompany a taxpayer's Application for Poverty Exemption filed with the supervisor or the board of review of the local unit where the property is located. MCL 211.7u provides for a whole or partial property tax exemption on the principal residence of an owner of the property by reason of poverty and the inability to contribute toward the public charges. MCL 211.7u(2)(b) requires proof of eligibility for the exemption be provided to the board of review by supplying copies of federal and state income tax returns for all persons residing in the principal residence, including property tax credit returns, or by filing an affidavit for all persons residing in the residence who were not required to file federal or state income tax returns for the current or preceding tax year.

I, _____, swear and affirm by my signature below that I reside in the principal residence that is the subject of this Application for Poverty Exemption and that for the current tax year and the preceding tax year, I was not required to file a federal or state income tax return.

Address of Principal Residence: _____

Signature of Person Making Affidavit

Date



MSHDA

Michigan Homeowner Assistance Fund (MIHAF)

The Michigan Homeowner Assistance Fund (MIHAF) is nearing the end of its federal funding and will stop accepting new applications at 11:59 p.m. Friday, December 8th, 2023.

MIHAF staff will continue to review submitted applications based on program guidelines until all program funds have been committed for payments.

After Dec. 8th 2023, any homeowner needing assistance can be added to a [wait list by applying here](#) or by calling MIHAF customer service at 1-844-756-4423 or by emailing MSHDA-HO-HAF-Program@michigan.gov.

Being added to the Wait List does not guarantee assistance. Please watch for official communication from the MIHAF program and respond as soon as possible to requests for additional information.

For help with other home-related delinquencies, please visit 211 of Michigan at mi211.org. They have a list of organizations that may be able to help Michigan homeowners with emergency living and utility expenses.

You may be eligible for up to \$25,000 in relief, but time and funds are running out. Apply today!

Michigan Homeowner Assistance Fund (MIHAF)

Whitmer - Governor Whitmer Launches Program for Michigan Homeowners Experiencing Hardships

The Homeowner Assistance Fund was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) to mitigate hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosure, loss of utilities or home energy services and displacements of homeowners experiencing financial hardship on or after January 21, 2020 or for those homeowners who experience a coronavirus pandemic financial hardship that began before January 21, 2020 but continued after that date.

The U.S. Department of the Treasury notified MSHDA on April 14, 2021 that it will allocate \$242,812,277 to the State of Michigan. This number was based on unemployed individuals and the number of mortgagors with delinquent mortgage payments.

Governor Gretchen Whitmer has designated the Michigan State Housing Development Authority (the Authority or MSHDA) as the operating agency to set up the Michigan Homeowner Assistance

Fund (MIHAF) program in accordance with the guidance provided by the Treasury.

MIHAF Informational Webinar 12/08/2022

MSHDA opened the MIHAF program to the public on February 14, 2022

*******Please understand there is a high volume of MIHAF applications, and your application may take 6-8 weeks to process. Applications are reviewed in the order they are received. You may check the status of your MIHAF application in the link below.*******

Who Is Eligible?

- Homeowners with household incomes less than 150% of Area Median Income (AMI)
- Homeowners who own and occupy the property as their primary residence
- Homeowners must have and explain a financial hardship directly related to COVID-19 on or after **January 21, 2020**

Up to \$25,000 Grant Per Household to Pay:

Are you a Michigan homeowner or do you know someone who has fallen behind on their mortgage, property taxes or other housing-related expenses due to income loss or increased expenses caused by the COVID-19 pandemic?

You may be eligible for up to \$25,000 in relief, but time and funds are running out. Apply to the wait list today!

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- Homeowners who own and occupy the property as their primary residence
- Homeowners must have and explain a financial hardship directly related to COVID-19 on or after **January 21, 2020**

Up to \$25,000 Grant Per Household to Pay:

- Delinquent mortgage/housing expenses, including property tax and insurance escrow shortages
- Delinquent land contract payments, mobile home consumer loan payments or mobile home park lot payments
- Delinquent property taxes (all years)
- Delinquent condominium/homeowners' association fees
- Delinquent homeowner's insurance,
- Delinquent utilities, gas, electric, water, sewer
- Delinquent internet broadband services
- Delinquent mortgage/housing expenses, including property tax and insurance escrow shortages
- Delinquent land contract payments, mobile home consumer loan payments or mobile home park lot payments
- Delinquent property taxes (all years)
- Delinquent condominium/homeowners' association fees
- Delinquent homeowner's insurance,
- Delinquent utilities, gas, electric, water, sewer

- Delinquent internet broadband services

How Do I Apply to the waitlist?

- Use the secure online Wait List portal [CLICK HERE](#) to submit your information to the wait list for possible assistance.
- This is the best way to apply for those who have a smart phone, tablet, or computer.
- Please review the [Acceptable Documentation List](#) and be prepared to provide supporting documentation, such as photo ID, social security number, monthly income/benefit statement, and delinquent housing expense statements.
- Program questions please call **Customer Service 844-756-4423** or email MSHDA-HO-HAF-Program@michigan.gov

Join the MIHAF Waitlist [here](#)

Prioritization of Households

The Federal Homeowner Assistance Fund Program requires a prioritization of assistance for both households with incomes equal to or less than 100% of Area Median Income (AMI) and those identified as Socially Disadvantaged Individuals (SDI). SDI households may have been subjected to racial or ethnic prejudice or cultural bias within American society because of their identities as members of groups and without regard to their individual qualities. Social disadvantage must stem from circumstances beyond their control.

All MIHAF applications will be reviewed and determined eligible on a first come, first serve basis.

MSHDA's program [New Term Sheet](#) effective for applications received on or after 1/10/23 provides greater details on the MIHAF program.

Become a MIHAF Partner

LENDING PARTNER:

Lenders, mortgage companies, reverse mortgage companies and mortgage servicers can become a MIHAF PARTICIPATING PARTNER by completing the MIHAF Collaboration Agreement and MIHAF Service Provider Contact and ACH Instructions below.

SERVICE PARTNER:

County Treasurers, land contract holders, mobile home lenders, mobile home parks, condominium/homeowners' associations, homeowner's insurance company, utilities, gas, electric, water, sewer, and internet/broadband services can become a MIHAF PARTICIPATING PARTNER by completing the MIHAF Provider Participation Agreement and the MIHAF Service Provider Contact and ACH Instructions below.

MIHAF Partner Agreements

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MIHAF Partner Agreements

- [MIHAF Collaboration Agreement](#) (Lending Partners Only)
- [MIHAF Provider Participation Agreement](#) (All Servicer Partners)
- [Service Provider Contact and ACH Instructions](#) (All Partners)
- [MIHAF Partner Instruction Letter](#)
- [MIHAF Grant Agreement](#)
- [Land Contract Checklist](#)
- [Current List of Partners](#)

MIHAF Partner Marketing Toolkit

The Michigan Homeowner Assistance Fund (MIHAF) [Marketing Toolkit](#) is now available to help organizations inform and engage eligible homeowners. This toolkit includes flyers, FAQ information, social media content for Facebook, Twitter, and LinkedIn, along with other resources for effective marketing campaigns to reach those in need.

MIHAF Resources

- [Documentation List](#)
- MIHAF [Term Sheet](#) effective for applications received on or after 3/20/23.

- [MIHAF FAQs \(printable\)](#)
- [MSHDA MIHAF Housing Counseling Agencies](#)
- [Stages of Foreclosure](#)
- [Land Contract - Forfeiture and Timeline](#)
- [HUD Homeowner Assistance Fund Income Limits \(HAF\)](#)
- [MIHAF Appeal Process](#)
- [Performance Dashboard](#)
- [2022 Annual Report for MIHAF](#)
- [2023 Annual Report for MIHAF](#)

Michigan Homeowner Assistance Fund (MIHAF)

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Delinquent property tax help for Michigan homeowners

Brenda Long, Michigan State University
Extension - January 18, 2021

Seven options to assist with paying property taxes.



Photo source: Pixabay.com

Some homeowners own their property free and clear, meaning they do not have a mortgage loan or other debt. But they still owe local and county property taxes when their summer and winter tax bills are due. If these homeowners are delinquent on paying their property taxes, it may have been caused by unexpected financial hardships, reduced income, or being unaware of the need to pay the taxes until they receive a Notice of

Foreclosure from their county treasurer. Several options may help homeowners think through their situation and possibly receive assistance to keep their home.

In Michigan, real property tax delinquency involves a three-year forfeiture and foreclosure process. Parcels are forfeited to the county treasurers when the real property taxes are in the second year of delinquency. Real property taxes which remain unpaid as of March 31 in the third year of delinquency are foreclosed upon by the Foreclosing Governmental Unit (FGU), which is usually the county treasurer's office. The FGU is responsible for inspecting forfeited property, providing due process notifications and subsequent disposition of the tax foreclosed property. Visit the [Michigan Department of Treasury](#) website for more detailed information regarding the real property tax forfeiture and foreclosure process.

What can homeowners with back property taxes do?

1. Contact your county treasurer to let them know you are trying. Talk about a repayment plan and an extension; if you have enough income to start paying regularly. Write down your monthly spending plan with all income and expenses to determine how much you can afford to pay and be prepared when you communicate with your treasurer.
2. Contact the Community Action Agency in your county: <https://mcac.memberclicks.net/agency-map>, to ask if you qualify for any assistance. Most received some C.A.R.E.S. Act funds in mid-2020 which can help with property taxes.
3. Contact your county Department of Health and Human Services (DHHS) office to apply for State Emergency Relief (SER) funds if you are at risk of

losing your home due to back property taxes, maximum \$2,000 lifetime for Home Ownership Services.

4. Call 211 for local referrals.
5. Do you have any way to increase your income by selling some items of value, taking in a renter, performing part-time work, etc.?
6. You have until March 31, 2021 to pay any 2018 taxes before the county can legally foreclose the property. If you cannot set up a repayment plan and cannot come up with the money, consider selling the property before it is foreclosed on. The real estate market in most Michigan communities is currently very good for sellers.
7. For your 2021 taxes, if you have very low income, you can contact your city/township tax assessor to ask about a Poverty Exemption application. Depending on your income, you may qualify for a reduction in property taxes. There will be a Board of Review a few times in a year to review applications. If approved, you will need to reapply every year. This does not automatically renew. Even if denied, you can reapply again the next year.

With these ideas about what you can do to pay back property taxes, explore your options and make a plan. Facing foreclosure is difficult **but** understanding the tax foreclosure timeline may help reduce some of the stress. It is important to be realistic when facing foreclosure. Sell your home if you cannot afford to keep it to preserve what assets you can take moving forward. You can contact a MSHDA approved agency such as a Michigan State University Extension housing counselor for free assistance.

Michigan State University Extension has released the Starting Over After Foreclosure toolkit for homeowners who are experiencing or have previously experienced

foreclosure. This toolkit will equip these individuals and families with tools to help them recover their financial stability, in the case that a recovery of their home is not possible. The toolkit is available to download free at the [MI Money Health website](#).

Michigan State University Extension has more information about [credit](#) and debt on the [MIMoneyHealth](#) website in addition to free webinars on various money management topics.

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extension.msu.edu

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(<https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/childrens-online-privacy-protection-rule>).

Assistance information:

<u>Ogemaw County Veterans Affairs</u>	<u>989.345-5170</u>
<u>Ogemaw County Human Services Department</u>	<u>989.345-5135</u>
<u>St. Vincent DePaul – West Branch</u>	<u>989.345-0779</u>