

Mail Stop 4561

September 12, 2007

Mr. John G. Copeland  
Executive Vice President and Chief Financial Officer  
First M&F Corporation  
134 West Washington Street  
Kosciusko, MS 39090

**Re: First M&F Corporation  
Form 10-K for the Fiscal Year Ended December 31, 2006  
Forms 10-Q for the Quarterly Periods Ended March 31, 2007 and  
June 30, 2007  
File No. 000-09424**

Dear Mr. Copeland:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

John P. Nolan  
Accounting Branch Chief