



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

January 16, 2013

Via E-mail

Mr. Hugh Potts, Jr.  
Chief Executive 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, 2011  
Filed March 14, 2012  
Form 10-K/A for the Fiscal Year Ended December 31, 2011  
Filed March 28, 2012  
File No. 000-09424**

Dear Mr. Potts:

We have completed our review of your filings. We remind you that our comments or changes to disclosure in response to our comments do not foreclose the Commission from taking any action with respect to the company or the filings and the company may not assert staff comments as a defense in any proceeding initiated by the Commission or any person under the federal securities laws of the United States. We urge all persons who are responsible for the accuracy and adequacy of the disclosure in the filings to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ Amit Pande

Amit Pande  
Accounting Branch Chief