

Mail Stop 4561

September 5, 2008

Mr. Ernie R. Krueger
Executive Vice President and
Chief Financial Officer
Mackinac Financial Corporation
130 South Cedar Street
Manistique, Michigan 49854

**Re: Mackinac Financial Corporation
Form 10-K for the Year Ended December 31, 2007
File No. 000-20167**

Dear Mr. Krueger:

We have completed our review of the disclosures pertaining to the evaluation of your internal control over financial reporting and disclosure controls and procedures and have no further comments at this time.

Sincerely,

Hugh West
Accounting Branch Chief