



DIVISION OF
CORPORATION FINANCE

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

Mail Stop 4720

November 10, 2009

Donald P. Hileman
Chief Financial Officer
First Defiance Financial Corp.
600 Clinton Street
Defiance, Ohio 43512

Re: First Defiance Financial Corp.
Form 10-K for Fiscal Year Ended December 31, 2008
File Number: 000-26850

Dear Mr. Hileman:

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

Sincerely,

Amit Pande
Accounting Branch Chief