January 15, 2009

John L. Skibski Chief Financial Officer MBT Financial Corp. 102 E. Front Street Monroe, Michigan 48161

Re: MBT Financial Corp.

Form 10-K for Fiscal Year Ended December 31, 2007 Forms 10-Q for Fiscal Quarters Ended March 31, 2008 June 30, 2008 and September 30, 2008

File No. 0-30973

Dear Mr. Skibski:

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

Sincerely,

Hugh West Accounting Branch Chief