

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

February 14, 2014

Via Email
Lori A. Gwizdala
Chief Financial Officer and Treasurer
Chemical Financial Corporation
235 E. Main Street
Midland, MI 48640

**Re:** Chemical Financial Corporation

Form 10-K for Fiscal Year Ended December 31, 2012

Filed February 22, 2013

File No. 000-08185

Dear Ms. Gwizdala:

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 filing to be certain that the filings include the information the Securities Exchange Act of 1934 and all applicable rules require.

Sincerely,

/s/ David Irving for

John P. Nolan Senior Assistant Chief Accountant