Mr. John C. Wahl Executive Vice President and Chief Financial Officer First Defiance Financial Corp. 601 Clinton Street Defiance, OH 43512

Re: First Defiance Financial Corp.

Form 10-K for the Fiscal Year Ended December 31, 2006

File No. 000-26850

Dear Mr. Wahl:

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

Sincerely,

John P. Nolan Accounting Branch Chief