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First Federal of Northern Michigan Bancorp, Inc. Form 8-K March 14, 2007

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): March 13, 2007

First Federal of Northern Michigan Bancorp, Inc. (Exact name of registrant as specified in its charter)

Maryland		Maryland	0-31957	38-0135202	
(S		e or other jurisdiction f incorporation)	(Commission File No.)	(IRS Employer Identification No.)	
10	0 S	. Second Ave., Alpena, Mich	igan 	49707	
(Address of principal executive offices			offices)	(Zip Code)	
Re	gis	trant's telephone number, in	ncluding area code: (989	9) 356-9041	
			Not Applicable		
		(Former name or former	address, if changed sinc	e last report)	
si	mul	the appropriate box beltaneously satisfy the filing wing provisions (see General	ng obligation of the regi	strant under any of the	
[]	Written communications purs (17 CFR 230.425)	suant to Rule 425 under t	he Securities Act	
[]	Soliciting material pursuan (17 CFR 240.14a-12)	nt to Rule 14a-12 under t	he Exchange Act	
[]	Pre-commencement communicat Exchange Act (17 CFR 240.14	-	d-2(b) under the	
[]	Pre-commencement communicat Exchange Act (17 CRF 240.13	-	e-4(c) under the	

Item 8.01. Other Events.

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On March 13, 2007, the Board of Directors of First Federal of Northern Michigan Bancorp, Inc. (the "Company") declared a cash dividend on the Company's common stock of \$0.05 per share for the quarter ending March 31, 2007. The dividend will be payable to stockholders of record as of March 31, 2007 and will be paid on April 20, 2007. The Company has 3,034,999 shares of common stock outstanding.

A copy of the press release dated March 13, 2007, giving details associated with the dividend is attached as Exhibit 99 to this report.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Not Applicable.
- (d) Exhibits.

Exhibit No.	Description	
99	Press release dated March 13,	2007

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

FIRST FEDERAL OF NORTHERN MICHIGAN BANCORP, INC.

DATE: March 14, 2007 By: /s/ Amy E. Essex

Amy E. Essex Chief Financial Officer Edgar Filing: First Federal of Northern Michigan Bancorp, Inc. - Form 8-K