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First Federal of Northern Michigan Bancorp, Inc. Form 8-K March 19, 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 15, 2007

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

Maryland	0-31957	38-0135202
(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer Identification No.)
100 S. Second Ave., Alpena, Mic	~	49707
(Address of principal executive	e offices)	(Zip Code)
Registrant's telephone number,	including area code: (989)	356-9041
	Not Applicable	
(Former name or forme	er address, if changed since	last report)
Check the appropriate box be simultaneously satisfy the fil following provisions (see General	ing obligation of the regis	-
[] Written communications purs 230.425)	suant to Rule 425 under the	Securities Act (17 CFF
[] Soliciting material pursu 240.14a-12)	uant to Rule 14a-12 under th	e Exchange Act (17 CFF
[] Pre-commencement communicat Act (17 CFR 240.14d-2(b))	ions pursuant to Rule 14d-2	(b) under the Exchange
[] Pre-commencement communicat Act (17 CRF 240.13e-4(c))	ions pursuant to Rule 13e-4	(c) under the Exchange

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On March 15, 2007, First Federal of Northern Michigan Bancorp, Inc. (the "Company") announced the authorization of a stock repurchase program pursuant to which the Company intends to repurchase up to 5% of its issued and outstanding shares, or up to approximately 151,750 shares.

A copy of the press release dated March 15, 2007, giving details associated with the stock repurchase program is attached as Exhibit 99 to this report.

Item 9.01. Financial Statements and Exhibits.

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

Exhibit No.	Description

99 Press release dated March 15, 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 19, 2007 By: /s/ Amy E. Essex

Amy E. Essex

Chief Financial Officer