BRATSBURG JEFFREY A

Form 4

November 15, 2004

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number:

Check this box if no longer subject to Section 16.

3235-0287 January 31, Expires: 2005

OMB APPROVAL

Form 4 or Form 5 obligations STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

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may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

Stock

Stock

Common

11/05/2004

(Print or Type Responses)

1. Name and ABRATSBU	2. Issuer Name and Ticker or Trading Symbol INDEPENDENT BANK CORP /MI/ [IBCP]						5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) 230 WEST	(First) ((Month				ransaction			X Director 10% Owner Officer (give title Other (specify below)		
	4. If Amendment, Date Original Filed(Month/Day/Year)						6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person _Form filed by More than One Reporting				
IONIA, MI	488461655								Person	by Wore man C	me Reporting
(City)	(State)	(Zip)	Tab	le I - N	on-l	Derivative	Secu	rities A	cquired, Dispos	ed of, or Bene	ficially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deem Execution any (Month/Da	Date, if	TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code	V	Amount	(D)	Price	(Instr. 3 and 4)		
Common Stock	11/05/2004			G	V	400	D	\$0	68,959	D	
Common Stock	11/05/2004			G	V	400	D	\$0	68,559	D	
Common Stock	11/05/2004			G	V	400	D	\$0	68,159	D	
Common Stock	11/05/2004			G	V	400	D	\$0	67,759	D	

G

V 400

D

\$0

4,914

Ι

By Spouse

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Common Stock	11/05/2004	G	V 400	D	\$0	4,514	I	By Spouse
Common Stock						19,380.48	I	By Spouse-ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474

(9-02)

9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (Instr.		5. Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)
				Code	V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	

Reporting Owners

Reporting Owner Name / Address	Relationships								
	Director	10% Owner	Officer	Other					
BRATSBURG JEFFREY A 230 WEST MAIN STREET IONIA, MI 488461655	X								

Signatures

By: s/Michael J. Steele, Attorney-in-Fact

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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