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Setforth below is a list of exhibits included as part of this current report.

EXHIBIT NUMBERS	DESCRIPTION OF EXHIBIT
99.1	Press Release dated April 30, 2003.

SIGNATURE

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.

Date: May 1, 2003

STURGIS BANCORP, INC.

By: /s/ Eric L. Eishen

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Name: Eric L. Eishen  
Title: President and CEO

EXHIBIT INDEX

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