STEARN CARL W Form 4 March 27, 2003

### FORM 4

\_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

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

#### OMB APPROVAL

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#### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

Filed By Romeo and Dye's Section 16 Filer www.section16.net

Name and Address of Reporting Person*  Stearn, Carl W.					ne <b>and</b> Tic Mortgage &			Symbol C ("MMA")	Pe	Relationship of erson(s) Issuer (Check	of Reporting all applicable)		
(Last) (First) (Middle)  8 Treadwell Court				rting	ntification N Person, voluntary)	Number	Mor	4. Statement for Month/Day/Year March 27, 2003		X Director			
Lutherville, MI	(Street) 21093						Date	Amendment, e of Original onth/Day/Year)	(C <u>X</u> Pe	Check Applicate Form filed by erson	One Reporting  More than One		
(City	) (State) (	Zip)	T	able	I Non-D	erivati	ive Secu	irities Acquired,	Dispose	ed of, or Benef	icially Owned		
1. Title of Security (Instr. 3)	2. Trans- action Date	2A. Deemed Execution Date,	(Instr. 8	Code )	4. Securitie (A) or Disp (Instr. 3, 4	es Acquosed o & 5)	iired f (D)	5. Amount of Securities Beneficially Owned Follow-		6. Owner- ship Form: Direct (D)	7. Nature of Indirect Beneficial		
	(Month/ Day/ Year)	if any (Month/Day/ Year)	Code	V	Amount	(A) or (D)	Price	ing Reported Transactions(s) (Instr. 3 & 4)		or Indirect (I) (Instr. 4)	(Instr. 4)		
Common Shares <u>(1)</u>	3/25/03		A		211	A	23.71		52,789				

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

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## FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code	Derivati	Me Ionth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3)	Derivative		if any		Securitie	<b>X</b> ear)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)
	Security	(Month/	(Month/	(Instr.	Acquire	d			Following	ative	
		-		8)	(A) or				Reported	Security:	
		Year)	Year)		Dispose	d			Transaction(s)	Direct	

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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					of (I (Inst 3, 4 5)	tr.						(D) or Indirect (I) (Instr. 4)			
				Code	V	(A)				Title	Amount				
								Exer-cisable	tion		or				l
									Date		Number				l
											of				l
											Shares				l

Explanation of Responses:

(1) Shares awarded in accordance with the 2001 Non-Employee Directors' Share Plan.

By: /s/ Angela A. Barone

3/27/03 Date

\*\*Signature of Reporting Person

\*\*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.

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