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UNIVERSITY BANCORP INC /DE/ Form NT 10-Q May 15, 2006

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

FORM 12b-25

NOTIFICATION OF LATE FILING

(CHECK ONE): []Form 10-K []Form 20-F []Form 11-K [X]Form 10-Q []Form N-SAR			
	For Period Ended: March 31, 2006 [] Transition Report on Form 10-K [] Transition Report on Form 20-F [] Transition Report on Form 11-K [] Transition Report on Form 10-Q [] Transition Report on Form N-SAR For the Transition Period Ended:		
Nothing in this	form shall be construed to imply that the Commission has verified any information contained herein.		
If the notification relates to a portion of the filing checked above, identify the item(s) to which the notification relates:			
PART I REGISTRANT INFORMATION			
University Bancorp, Inc.			
Full Name of Registrant			
Former Name if Applicable			
2015 Washtenaw Avenue			
Address of Principal Executive Office (Street and Number)			
Ann Arbor, Michigan 48104			
City, State and Zip Code			
PART II RULES 12b-25(b) AND (c)			
and the registrant	ort could not be filed without unreasonable effort or expense seeks relief pursuant to Rule 12b-25(b), the following should ck box if appropriate.)		
fo	ne reasons described in reasonable detail in Part III of this orm could not be eliminated without unreasonable effort or		
(b) The results that the results are the resul	xpense; ne subject annual report, semi-annual report, transition eport on Form 10-K, Form 20-F, 11-K or Form N-SAR, or portion nereof, will be filed on or before the 15th calendar day collowing the		
	rescribed due date; or the subject quarterly report or ransition report on Form 10-Q, or portion thereof will be		

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filed on or before the fifth calendar day following the prescribed due date; and

(c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

PART III--NARRATIVE

State below in reasonable detail the reasons why Form 10-K, 20-F, 11-K, 10-Q, N-SAR, or the transition report or portion thereof, could not be filed within the prescribed period. (Attach Extra Sheets if Needed)

Additional time is required to consider the financial implications of the buyout of a consulting agreement.

PART IV--OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification:

Stephen L. Ranzini	(734)	741-5858 Ext. 226
(Name)	(Area Code)	(Telephone Number)

(2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s).

[X] Yes [] No

(3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof?

[] Yes [X] No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

University Bancorp, Inc.
----(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: May 15, 2006 By: /s/ Stephen L. Ranzini

Stephen L. Ranzini

President and Chief Executive Officer