

May 27, 2008

Mr. Stephen Lange Ranzini  
President and Chief Executive Officer  
University Bancorp, Inc.  
2015 Washtenaw  
Ann Arbor, Michigan 48104

**Re:**

**Form 10-KSB for the Fiscal Year Ended December 31, 2006  
File No. 000-16023**

Dear Mr. Ranzini:

We have completed our review of your Form 10-KSB and related filings and have no further comments at this time.

Sincerely,

Hugh West  
Accounting Branch Chief  
Office of Financial Services