CURRIE WILLIAM G

Form 5

February 13, 2006

FORM 5

OMB APPROVAL

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

Number: 3235-0362 Expires: January 31, 2005

OMB

5. Relationship of Reporting Person(s) to

no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction

Check this box if

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

Estimated average burden hours per response...

1.0

See Instruction
1(b). Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
Reported 20(1) fold I Market 1940.

Form 4

Transactions Reported

1. Name and Address of Reporting Person *

securities beneficially owned directly or indirectly.

CURRIE WI	LLIAM G	Symbol UNIVE	RSAL FORI	EST	iiig	_	(Chee	ck all applicable	· ,
(Last) 2801 EAST I	(First) (M	(Month/D	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2005				X Director 10% Owner Symbol Officer (give title Other (specify below) Below) Chief Executive Officer		
	(Street)		ndment, Date (th/Day/Year)	Original		(6. Individual or J	oint/Group Rep	_
	PIDS, MI 495					-	_X_ Form Filed by Form Filed by Person	One Reporting P More than One R	
(City)	(State)	Zip) Table	e I - Non-Deri	vative Sec	uritie	s Acqu	ired, Disposed o	of, or Beneficial	lly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securi Acquired Disposed (Instr. 3,	d (A) of (D) 4 and (A) or)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	12/31/2005	Â	J	207	D	\$ <u>(1)</u>	91,227	I	By P/S Plan
Common Stock	Â	Â	Â	Â	Â	Â	431,514	I	By Trust
Common Stock	Â	Â	Â	Â	Â	Â	22,450	I	By Trust
Reminder: Repo	rt on a separate line t	for each class of	Persons wh	o respon	nd to t	the col	lection of info	rmation	SEC 2270

contained in this form are not required to respond unless

the form displays a currently valid OMB control number.

(9-02)

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

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str. 5)

Reporting Owners

Reporting Owner Name / Address	Relationships						
F-	Director	10% Owner	Officer	Other			
CURRIE WILLIAM G 2801 EAST BELTINE N E GRAND RAPIDS, MI 49505	ÂX	Â	Chief Executive Officer	Â			

Signatures

/s/ William G.
Currie

**Signature of Reporting Person

O1/29/2006

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).
- (1) Shares disposed of during 2005 pursuant to the Company's Profit Sharing and 401(k) Retirement Plan.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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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