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JEANNETTE JOSEPH F

Form 4

January 12, 2005

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

OMB APPROVAL

3235-0287

Expires:

January 31, 2005

0.5

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Section 16. Form 4 or Form 5 obligations may continue.

Check this box

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subject to

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

1(b).

(Print or Type Responses)

See Instruction

			2. Issuer Name and Ticker or Trading Symbol			5. Relationship of Reporting Person(s) to Issuer			
			COM	UNITY CENTRAL BANK ccbd]		(Check all applicable)			
(Last)	(First) HENS	(Middle)		Earliest Transaction ay/Year) 005		X Director 10% Owner Officer (give title Other (specify below)			
			ndment, Date Original th/Day/Year)	Aŗ	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
GROSSE POINTE FARMS, MI 48236					Pe	rson	re than One Rej	Joining	
(City)	(State)	(Zip)	Ta	e I - Non-Derivative Securities A	cquir	ed, Disposed of, o	or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any (Month/Da	Date, if	. 4. Securities Acquired (TransactionDisposed of (D) Tode (Instr. 3, 4 and 5) Instr. 8) (A) or		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock	01/11/2005			P 37 4243 A \$	rice 3603	73,335.6095	D		
Common Stock						15,019	I	By revocable trust (1)	
Common Stock						9,703	I	By revocable trust (2)	

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

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SEC 1474 (9-02)

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

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)	Execution Date, if	4. Transactio		6. Date Exer Expiration D	ate	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		Deriva
Security (Instr. 3)	or Exercise Price of Derivative Security		any (Month/Day/Year)	Code (Instr. 8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Derivative Securities Acquired A) or Disposed of (D) Instr. 3,			4)	Securi (Instr.
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Common Stock	\$ 8.23					(3)	04/20/2006	Common Stock	4,620	

Reporting Owners

Reporting Owner Name / Address	Relationships						
. 5	Director	10% Owner	Officer	Other			
JEANNETTE JOSEPH F							
168 STEPHENS	X						
GROSSE POINTE FARMS, MI 48236							

Signatures

s/Joseph F. 01/12/2005 Jeannette

**Signature of Date
Reporting Person

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) The reporting person disclaims beneficial ownership of these shares held by a revocable trust for the benefit of his adult son, for which the reporting person's spouse and son are co-trustees.
- (2) The reporting person disclaims beneficial ownership of these shares held by a revocable trust for the benefit of his adult daughter, for which the reporting person's spouse and daughter are co-trustees.
- (3) The option was exercisable 4/18/2000 for 25% of the shares covered by the option, and for an additional 25% of the shares on 4/17/2001, and will become exercisable for an additional 25% of the shares on the dates of the 2002 and 2003 annual meetings of shareholders of the

Reporting Owners 2

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issuer, becoming exercisable in full on the date of the 2003 annual meeting of the shareholders of the issuer.

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