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(3) SEC USE ONLY

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(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
Delaware

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NUMBER OF (5) SOLE VOTING POWER  
SHARES -0-

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BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 3,643,014

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EACH (7) SOLE DISPOSITIVE POWER  
REPORTING -0-

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PERSON WITH (8) SHARED DISPOSITIVE POWER  
3,643,014

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(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
3,643,014

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(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES \*\* [ ]

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(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
3.08%

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(12) TYPE OF REPORTING PERSON \*\*  
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\*\* SEE INSTRUCTIONS BEFORE FILLING OUT!

CUSIP No. 912909108                      13G/A                      Page 5 of 10 Pages

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(1) NAMES OF REPORTING PERSONS  
I.R.S. IDENTIFICATION NO.  
OF ABOVE PERSONS (ENTITIES ONLY)  
Jeffrey L. Gendell

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(2) CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP \*\*  
(a) [X]  
(b) [ ]

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(3) SEC USE ONLY

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(4) CITIZENSHIP OR PLACE OF ORGANIZATION  
United States

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NUMBER OF (5) SOLE VOTING POWER  
SHARES 54,500

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BENEFICIALLY (6) SHARED VOTING POWER  
OWNED BY 5,682,897

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EACH (7) SOLE DISPOSITIVE POWER  
REPORTING 54,500

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PERSON WITH (8) SHARED DISPOSITIVE POWER  
5,682,897

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(9) AGGREGATE AMOUNT BENEFICIALLY OWNED  
BY EACH REPORTING PERSON  
5,737,397

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(10) CHECK BOX IF THE AGGREGATE AMOUNT  
IN ROW (9) EXCLUDES CERTAIN SHARES \*\* [ ]

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(11) PERCENT OF CLASS REPRESENTED  
BY AMOUNT IN ROW (9)  
4.85%

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(12) TYPE OF REPORTING PERSON \*\* IN

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with 13d-1(b)(1)(ii)(F),

- (g) [ ] Parent Holding Company or control person in accordance with Rule 13d-1(b)(1)(ii)(G),
- (h) [ ] Savings Association as defined in Section 3(b) of the Federal Deposit Insurance Act,
- (i) [ ] Church Plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act of 1940,
- (j) [ ] Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

Not applicable.

CUSIP No. 912909108

13G/A

Page 8 of 10 Pages

Item 4. Ownership.

A. Tontine Overseas Associates, L.L.C.

(a) Amount beneficially owned: 2,039,883

(b) Percent of class: 1.73% The percentages used herein and in the rest of Item 4 are calculated based upon the 118,214,529 shares of Common Stock issued and outstanding as of July 24, 2007 as reflected in the Company's Form 10-Q for the quarterly period ended March 31, 2007.

(c)(i) Sole power to vote or direct the vote: -0-

(ii) Shared power to vote or direct the vote: 2,039,883

(iii) Sole power to dispose or direct the disposition: -0-

(iv) Shared power to dispose or direct the disposition:  
2,039,883

B. Tontine Partners, L.P.

(a) Amount beneficially owned: 3,643,014

(b) Percent of class: 3.08%

(c)(i) Sole power to vote or direct the vote: -0-

(ii) Shared power to vote or direct the vote: 3,643,014

(iii) Sole power to dispose or direct the disposition: -0-

(iv) Shared power to dispose or direct the disposition:  
3,643,014

C. Tontine Management, L.L.C.

(a) Amount beneficially owned: 3,643,014

(b) Percent of class: 3.08%

(c)(i) Sole power to vote or direct the vote: -0-

(ii) Shared power to vote or direct the vote: 3,643,014

(iii) Sole power to dispose or direct the disposition: -0-

(iv) Shared power to dispose or direct the disposition:  
3,643,014

D. Jeffrey L. Gendell

(a) Amount beneficially owned: 5,737,397

(b) Percent of class: 4.85%

(c)(i) Sole power to vote or direct the vote: 54,500

(ii) Shared power to vote or direct the vote: 5,682,897

(iii) Sole power to dispose or direct the disposition:  
54,500

isp w8 isp (iv) Shared power to dispose or direct the disposition:  
5,682,897

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Item 8. Identification and Classification of Members of the Group.

See Item 2.

Item 9. Notice of Dissolution of Group.

Not applicable.

Item 10. Certification.

Each of the Reporting Persons hereby makes the following certification:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

CUSIP No. 912909108

13G/A

Page 10 of 10 Pages

SIGNATURES

After reasonable inquiry and to the best of our knowledge and belief, the undersigned certify that the information set forth in this statement is true, complete and correct.

DATED: August 6, 2007

/s/ Jeffrey L. Gendell

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Jeffrey L. Gendell, individually, and as  
managing member of  
Tontine Management, L.L.C.,  
general partner of  
Tontine Partners, L.P. and as  
managing member of  
Tontine Overseas Associates, L.L.C.