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3) SEC Use Only

4) Citizenship or Place of Organization

USA

Number of Shares Beneficially Owned by Each Reporting Person With	5) Sole Voting Power:	50,200
	6) Shared Voting Power:	-0-
	7) Sole Dispositive Power:	50,200
	8) Shared Dispositive Power:	241,575

9) Aggregate Amount Beneficially Owned by Each Reporting Person

291,775

10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

[ ]

11) Percent of Class Represented by Amount in Row 9

5.72%

12) Type of Reporting Person (See Instructions)

IN\*\*

\*\* Reporting Person is an individual doing business under the name Financial Planning Analysts.

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Item 1(a) Name of Issuer.

Unity Bancorp, Inc.

Item 1(b) Address of Issuer's Principal Executive Offices:

64 Old Highway 22  
Clinton, New Jersey 08809

Item 2(a) Name of Person Filing:

Mark S. Brody, d/b/a Financial Planning Analysts

Item 2(b) Address of Principal Business Office or, if none, Residence:

734 Walt Whitman Road, Suite 301  
Melville, New York 11747

Item 2(c) Citizenship:

USA

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Item 2(d) Title of Class of Securities:

Common Stock, No Par Value

Item 2(e) CUSIP Number:

913290102

Item 3. If this Statement is filed pursuant to Rules 13d-1(b), 13d-2(b) or (C), check whether the Person filing is a:

- (a) [ ] Broker or dealer registered under Section 15 of the Exchange Act.
- (b) [ ] Bank as defined in Section 3(a)(6) of the Exchange Act.
- (c) [ ] Insurance company as defined in Section 3(a)(19) of the Exchange Act.
- (d) [ ] Investment company registered under Section 8 of the Investment Company Act.
- (e) [ ] An investment adviser in accordance with Rule13d-1(b)(1)(ii)(E):

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- (f) [ ] An employee benefit plan or endowment fund in accordance with Rule13d-1(b)(1)(ii)(F);
- (g) [ ] A parent holding company or control person in accordance with Rule13d-1(b)(1)(ii)(G);
- (h) [ ] A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) [ ] A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
- (j) [ ] Group, in accordance with Rule13d-1(b)(1)(ii)(J).

None of the Above. This Statement is filed pursuant to Rule 13d-1(c).

Item 4. Ownership

- (a) Amount beneficially owned: 291,775 shares of Common Stock of the Issuer.
- (b) Percent of Class: 5.72%
- (c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote

50,200

(ii) Shared power to vote or to direct the vote

-0-

(iii) Sole power to dispose or to direct the disposition of

50,200

(iv) Shared power to dispose or to direct the disposition of

241,575

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Item 5. Ownership of Five Percent of Less of a Class

Not applicable.

Item 6. Ownership of More than Five Percent on Behalf of Another Person.

This Statement on Schedule 13G is being filed primarily with respect to shares of common stock of Unity Bancorp, Inc. held by the Reporting Person for the discretionary accounts of certain clients. Each client has the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, such common stock. To the Reporting Person's knowledge, no such interest relates to more than five percent of the shares outstanding for such common stock.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person.

Not applicable.

Item 8. Identification and Classification of Members of the Group

Not applicable.

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Item 9. Notice of Dissolution of Group

Not applicable.

Item 10. Certifications

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 or 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.

SIGNATURE

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

Dated: March 4, 2002

/s/ MARK S. BRODY, d/b/a Financial  
Planning Analysts

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Mark S. Brody, d/b/a Financial  
Planning Analysts

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