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Howard Ban Form 4	ncorp Inc										
February 05,	, 2014										
FORM 4 UNITED STATE										PPROVAL	
	UNITEDS	TATES SECURITIES AND EXCHANGE COMMISSI Washington, D.C. 20549						COMMISSION	OMB Number:	3235-0287	
Check th if no long subject to Section 1 Form 4 of Form 5 obligatio may cont See Instr 1(b).	F CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Section 16(a) of the Securities Exchange Act of 1934, Public Utility Holding Company Act of 1935 or Section of the Investment Company Act of 1940						Expires: January 31 2005 Estimated average burden hours per response 0.5				
(Print or Type]	Responses)										
Sachs Steven W. Sy				Name and			Ig	5. Relationship of Reporting Person(s) to Issuer			
(Last)		Bancorp	-	MDJ		(Check all applicable)					
(Last) (First) (Middle) 3. Date of (Month/Da 6011 UNIVERSITY BLVD., SUITE 02/03/20 370				-				X_ Director 10% Owner Officer (give title Other (specify below) below)			
	(Street) 4. If Amen Filed(Mont				-			 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 			
ELLICOTT	CITY, MD 21043	3						Person	lore than One Ke	eporting	
(City)	(State) (2	Zip)	Table	e I - Non-De	erivative S	Securi	ties Acq	uired, Disposed of	, or Beneficial	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Transaction Date 2A. Deemed onth/Day/Year) Execution Date, if any (Month/Day/Year)			Code (D)				6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
Common Stock	02/03/2014			А	500	A		88,270	D		
Common Stock	02/03/2014			А	396	А	\$ 6.82	88,666	D		
Common Stock	02/03/2014			А	457	А	\$ 7.88	89,123	D		
Common Stock	02/03/2014			А	156	А	\$ 8.66	89,279	D		
Common Stock	02/03/2014			А	277	А	\$ 9.42	89,556	D		

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	Expiration D (Month/Day/ e	Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Derivative Security	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Relationships **Reporting Owner Name / Address** 10% Owner Officer Other Director Sachs Steven W. 6011 UNIVERSITY BLVD. X **SUITE 370** ELLICOTT CITY, MD 21043

Signatures

George C. Coffman, as Atoorney in Fact, for Steven W. Sachs

**Signature of 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).

Remarks:

Shares awarded as compensation for service on Board of Directors.

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.

02/05/2014

Date