

SEVERN BANCORP INC  
Form SC 13G  
February 12, 2009

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13G

Under the Securities Exchange Act of 1934  
(Amendment No. 4 )

SEVERN BANCORP, INC.  
(Name of Issuer)

Common Stock  
(Title of Class of Securities)

81811M100  
(CUSIP Number)

December 31, 2008  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)
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1. Name of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).  
Melvin E. Meekins, Jr.
2. Check the Appropriate Box if a Member of a Group (See Instructions)
  - (a)
  - (b)
3. SEC Use Only
4. Citizenship or Place of Organization  
United States of America
5. Sole Voting Power: 243,644 1 4  
Number of
6. Shared Voting Power: 360,090 2 3  
Beneficially
7. Sole Dispositive Power: 118,836 4  
Owned by Each
8. Shared Dispositive Power: 360,090 2 3  
Reporting Person With
9. Aggregate Amount Beneficially Owned by Each Reporting Person  
603,734
10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)  
NONE
11. Percent of Class Represented by Amount in Row (9)  
6.0% 5
12. Type of Reporting Person (See Instructions)  
IN

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1 Includes 124,808 shares allocated to Mr. Meekins as a participant in the Company's ESOP, with respect to which Mr. Meekins can direct the voting of such shares.

2 Includes 42,100 shares held by the ESOP, for which Mr. Meekins is a co-trustee, which were not allocated to the accounts of participants as of December 31, 2008.

3 Includes 317,990 shares jointly owned by Mr. Meekins and his wife.

4 Includes 9,375 shares of common stock issuable upon the conversion of Series A Non-Cumulative Convertible Preferred Stock ("Series A Preferred Stock") held by Mr. Meekins.

5 Based on 10,066,679 shares outstanding as of December 31, 2008 and shares that would be outstanding upon exercise of options and conversion of Series A Preferred Stock owned by Mr. Meekins.

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Item 1. (a) Severn Bancorp, Inc.  
(b) 200 Westgate Circle, Suite 200, Annapolis, Maryland 21401

Item 2. (a) Melvin E. Meekins, Jr.  
(b) 200 Westgate Circle, Suite 200, Annapolis, Maryland 21401  
(c) Maryland  
(d) Common  
(e) 81811M100

Item 3. If this statement is filed pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:  
Not Applicable

Item 4. Ownership

(a) 603,734  
(b) 6.0%  
(c) (i) 243,644  
(ii) 360,090  
(iii) 118,836  
(iv) 360,090

For more information, see the response to 5, 6, 7, 8, 9, and 11 on Page 2.

Item 5. Ownership of Five Percent or Less of a Class  
Not Applicable

Item 6. Ownership of More than Five Percent on Behalf of Another Person.  
Not Applicable

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

Item 9. Notice of Dissolution of Group  
Not Applicable

Item 10. Certification  
Not Applicable

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.

Date: February 12, 2009

/s/ Melvin E. Meekins, Jr.  
Melvin E. Meekins, Jr.