SEVERN BANCORP INC Form SC 13G February 12, 2009

UNITED STATES SECURITES 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)
[X] Rule 13d-1(d)

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 <u>1</u> 4

Number of

Shares 6. Shared Voting Power: 360,090 2 3

Beneficially

Owned by 7. Sole Dispositive Power: 118,836 4

Each

Reporting 8. Shared Dispositive Power: 360,090 2 3

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

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.

Item 1. (a) Severn Bancorp, Inc. (b) 200 Westgate Circle, Suite 200, Annapolis, Maryland 21401 Item 2. (a) Melvin E. Meekins, Jr. 200 Westgate Circle, Suite 200, Annapolis, Maryland 21401 (b) (c) Maryland Common (d) 81811M100 (e) 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% 243,644 (c) (i) 360,090 (ii) 118,836 (iii) 360,090 (iv) 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 Ownership of More than Five Percent on Behalf of Another Person. Item 6. Not Applicable Item Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the 7. 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.