STOCK KEITH

Form 4

December 29, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB 3235-0287

Number:

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January 31, 2005

0.5

of

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if no longer subject to Section 16. Form 4 or Form 5

Check this box

obligations may continue. See Instruction

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

COMMON

STOCK

12/28/2005

(Print or Type Responses)

1. Name and Address of Reporting Person * STOCK KEITH			Symbo	2. Issuer Name and Ticker or Trading Symbol SEVERN BANCORP INC [SVBI]			5. Relationship of Reporting Person(s) to Issuer			
(T+)	(F:t)	(First) (Middle)					(Check all applicable)			
(Last)	(First)	(IVIIC	,		Earliest Trai	isaction	V D'	100	0	
47 BRIAR WOODS TRAIL (Street)			(Mont) 12/28		y/Year)		X Director Officer (give	10%		
			12/20	/200	<i>J</i> .5		below)	below)		
			4. If A	meno	dment, Date	Original	6. Individual or Joint/Group Filing(Check			
			Filed(N	1onth	/Day/Year)		Applicable Line)			
STAMFORI	D, CT 06903						_X_ Form filed by O Form filed by M Person	1 0		
(City)	(State)	(Zi	p) Ta	able	I - Non-De	rivative Securities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of	2. Transaction	Date	2A. Deemed		3.	4. Securities Acquired	5. Amount of	6.	7. Nature	
Security	(Month/Day/Y	(ear)	Execution Date	, if	Transactio	or(A) or Disposed of (D)	Securities	Ownership	Indirect	
(Instr. 3)			any		Code	(Instr. 3, 4 and 5)	Beneficially	Form:	Beneficia	
			(Month/Day/Y	ear)	(Instr. 8)		Owned	Direct (D)	Ownersh	
							Following	or Indirect	(Instr. 4)	
						(Reported	(I)		

(A)

(D)

Price

18.89

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.

Transaction(s)

(Instr. 3 and 4)

42,313 (1)

(Instr. 4)

D

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

Code V Amount

500

P

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1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)		4. Transactio	5. orNumber	6. Date Exercisal Expiration Date		7. Title and Amount of	8. Price of Derivative	9. Nu Deriv
Security (Instr. 3)	or Exercise Price of Derivative Security	(Month Day/ Teal)	any (Month/Day/Year)	Code (Instr. 8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	(Month/Day/Yea e	ar)	Underlying Securities (Instr. 3 and 4)	Security (Instr. 5)	Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Ex Exercisable Da	•	Title Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
FB	Director	10% Owner	Officer	Other		
STOCK KEITH 47 BRIAR WOODS TRAIL STAMFORD, CT 06903	X					

Signatures

KEITH STOCK

12/28/2005

**Signature of Reporting Person

Date

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).
- (1) An additional 60,000 securities are owned Indirect this amount reflects the amount of securities owned after the effect of 2 for 1 stock split that was declared in Nov 2004

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.

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