

Mail Stop 4561

September 13, 2006

Thomas G. Bevivino  
Chief Financial Officer  
Severn Bancorp, Inc.  
1919 A West Street  
Annapolis, MD 21401

**Re: Severn Bancorp, Inc.  
Form 10-K for the Fiscal Year Ended December 31, 2005  
Filed March 22, 2006  
File No. 0-49731**

Dear Mr. Bevivino:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

John P. Nolan  
Accounting Branch Chief