

Howard Bancorp Inc
Form SC 13G
June 05, 2015

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

SCHEDULE 13G

Under the Securities Exchange Act of 1934

Howard Bancorp, Inc.
(Name of Issuer)

Common Stock, par value \$0.01
(Title of Class of Securities)

442496105
(CUSIP Number)

May 27, 2015
(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)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 442496105

13G

- 1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Capital LLC

- 2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (SEE INSTRUCTIONS) (a) x
(b) o

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

Delaware

- NUMBER OF SHARES 5 SOLE VOTING POWER

0

- BENEFICIALLY OWNED BY 6 SHARED VOTING POWER

434,782

- EACH REPORTING 7 SOLE DISPOSITIVE POWER

0

- PERSON WITH 8 SHARED DISPOSITIVE POWER

434,782

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

434,782

- 10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS) o

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

6.9% (1)

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

IA

(1) Based on 6,345,727 shares of common stock outstanding as of June 3, 2015, as the Issuer reported in its Form S-4 filed with the SEC on June 4, 2015.

CUSIP No. 442496105

13G

1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

Emanuel J. Friedman

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A (a) x
GROUP (SEE INSTRUCTIONS) (b) o

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

United States

NUMBER OF 5 SOLE VOTING POWER
SHARES

0

BENEFICIALLY 6 SHARED VOTING POWER
OWNED BY

434,782

EACH 7 SOLE DISPOSITIVE POWER
REPORTING

0

PERSON 8 SHARED DISPOSITIVE POWER
WITH

434,782

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

434,782

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE
INSTRUCTIONS) o

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

6.9% (1)

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

IN

(1)Based on 6,345,727 shares of common stock outstanding as of June 3, 2015, as the Issuer reported in its Form S-4 filed with the SEC on June 4, 2015.

CUSIP No. 442496105

13G

1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Financial Services Fund, LP

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

Delaware

NUMBER OF SHARES 5 SOLE VOTING POWER

0

BENEFICIALLY OWNED BY 6 SHARED VOTING POWER

434,782

EACH REPORTING PERSON 7 SOLE DISPOSITIVE POWER

0

PERSON WITH 8 SHARED DISPOSITIVE POWER

434,782

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

434,782

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

6.9% (1)

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

PN

(1)Based on 6,345,727 shares of common stock outstanding as of June 3, 2015, as the Issuer reported in its Form S-4 filed with the SEC on June 4, 2015.

CUSIP No. 442496105

13G

1 NAMES OF REPORTING PERSONS
I.R.S. IDENTIFICATION NOS. OF ABOVE PERSONS (ENTITIES ONLY)

EJF Financial Services GP, LLC

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

Delaware

NUMBER OF SHARES 5 SOLE VOTING POWER

0

BENEFICIALLY OWNED BY 6 SHARED VOTING POWER

434,782

EACH REPORTING PERSON 7 SOLE DISPOSITIVE POWER

0

PERSON WITH 8 SHARED DISPOSITIVE POWER

434,782

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

434,782

10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES (SEE INSTRUCTIONS)

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)

6.9% (1)

12 TYPE OF REPORTING PERSON (SEE INSTRUCTIONS)

CO

(1)Based on 6,345,727 shares of common stock outstanding as of June 3, 2015, as the Issuer reported in its Form S-4 filed with the SEC on June 4, 2015.

Item 1. (a) Name of Issuer

Howard Bancorp, Inc.

Item 1. (b) Address of Issuer's Principal Executive Offices

6011 University Boulevard, Suite 370
Ellicott City, Maryland 21043

Item 2. (a) Name of Person Filing

This Schedule 13G is being filed on behalf of the following persons (the "Reporting Persons")*:

- (i) EJV Capital LLC;
- (ii) Emanuel J. Friedman;
- (iii) EJV Financial Services Fund, LP; and
- (iv) EJV Financial Services GP, LLC.

*Attached as Exhibit A is a copy of an agreement among the Reporting Persons that this Schedule 13G is being filed on behalf of each of them.

Item 2. (b) Address of Principal Business Office or, if None, Residence

EJV Capital LLC
2107 Wilson Boulevard
Suite 410
Arlington, VA 22201

Emanuel J. Friedman
2107 Wilson Boulevard
Suite 410
Arlington, VA 22201

EJV Financial Services Fund, LP
2107 Wilson Boulevard
Suite 410
Arlington, VA 22201

EJV Financial Services GP, LLC
2107 Wilson Boulevard
Suite 410
Arlington, VA 22201

Item 2. (c) Citizenship

See Item 4 of the attached cover pages.

Item 2. (d) Title of Class of Securities