Surface John S Form 3 May 02, 2012

FORM 3

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

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement EverBank Financial Corp [EVER] A Surface John S (Month/Day/Year) 05/02/2012 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) C/O EVERBANK FINANCIAL (Check all applicable) CORP, Â 501 RIVERSIDE **AVENUE** 10% Owner Director (Street) _X__ Officer Other 6. Individual or Joint/Group (give title below) (specify below) Filing(Check Applicable Line) Executive VP, Corp Development _X_ Form filed by One Reporting Person JACKSONVILLE, Â FLÂ 32202 Form filed by More than One Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 1. Title of Security 2. Amount of Securities 3. 4. Nature of Indirect Beneficial Beneficially Owned Ownership (Instr. 4) Ownership (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) Â Common Stock, par value \$0.01 per share 239,880 D By Surface Investment I Common Stock, par value \$0.01 per share 19,257 Partnership, Ltd. Reminder: Report on a separate line for each class of securities beneficially SEC 1473 (7-02) owned directly or indirectly. Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a

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

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of	5. Ownership Form of Derivative	6. Nature of Indirect Beneficial Ownership (Instr. 5)	
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Derivative Security	Security: Direct (D) or Indirect (I) (Instr. 5)		
Common Stock Option (right to buy)	07/15/2002	07/15/2012	Common Stock, par value \$0.01 per share	14,880	\$ 3.78	D	Â	
Common Stock Option (right to buy)	07/15/2003	07/15/2012	Common Stock, par value \$0.01 per share	14,880	\$ 3.78	D	Â	
Common Stock Option (right to buy)	07/15/2004	07/15/2012	Common Stock, par value \$0.01 per share	14,880	\$ 3.78	D	Â	
Common Stock Option (right to buy)	07/15/2005	07/15/2012	Common Stock, par value \$0.01 per share	14,880	\$ 3.78	D	Â	
Common Stock Option (right to buy)	06/30/2007	06/30/2014	Common Stock, par value \$0.01 per share	75,000	\$ 5	D	Â	
Common Stock Option (right to buy)	02/01/2008	02/01/2015	Common Stock, par value \$0.01 per share	37,500	\$ 5.33	D	Â	
Common Stock Option (right to buy)	02/01/2011	02/01/2016	Common Stock, par value \$0.01 per share	22,500	\$ 6.09	D	Â	
Common Stock Option (right to buy)	07/21/2009	07/21/2013	Common Stock, par value \$0.01 per	165,000	\$ 8.55	D	Â	

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			share				
Common Stock Option (right to buy)	07/21/2010	07/20/2018	Common Stock, par value \$0.01 per share	109,995	\$ 8.55	D	Â
Common Stock Option (right to buy)	07/21/2010	07/20/2018	Common Stock, par value \$0.01 per share	55,005	\$ 10.55	D	Â
Common Stock Option (right to buy)	07/21/2011	07/20/2018	Common Stock, par value \$0.01 per share	128,340	\$ 10.55	D	Â
Common Stock Option (right to buy)	07/21/2011	07/20/2018	Common Stock, par value \$0.01 per share	36,660	\$ 13.21	D	Â
Common Stock Option (right to buy)	07/21/2012	07/20/2018	Common Stock, par value \$0.01 per share	146,670	\$ 13.21	D	Â
Common Stock Option (right to buy)	02/27/2015	02/27/2022	Common Stock, par value \$0.01 per share	29,182	\$ 13.83	D	Â
Common Stock Option (right to buy)	07/21/2012	07/20/2018	Common Stock, par value \$0.01 per share	18,330	\$ 15.88	D	Â
Common Stock Option (right to buy)	07/21/2013	07/20/2018	Common Stock, par value \$0.01 per share	165,000	\$ 15.88	D	Â

Reporting Owners

Reporting Owner Name / Address

Relationships

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Director 10% Owner Officer Other

Surface John S C/O EVERBANK FINANCIAL CORP 501 RIVERSIDE AVENUE JACKSONVILLE, FLÂ 32202

Executive VP, Corp Development Â

Signatures

/s/ Jean Marc Corredor as Attorney-in-Fact for John S. Surface

05/02/2012

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(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).

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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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