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Hook Brian Form 4	Stephen											
January 14, 5 FORM Check th if no lon subject to Section 2 Form 4 of Form 5 obligatio may con <i>See</i> Instr 1(b).	A 4 UNITED uis box ger o STATEM 16. or Filed pur Section 17(IENT O suant to S a) of the 1	Was F CHAN Section 1 Public U	shingt GES SEC 6(a) of tility F	on, IN I UR f the Iole	D.C. 205 BENEFI ITIES e Securiti	549 CIAI es Ex pany	L OWN	OMMISSION NERSHIP OF e Act of 1934, 1935 or Sectior 0	OMB Number: Expires: Estimated a burden hour response	•	
(Print or Type 1) 1. Name and A Hook Brian	Address of Reporting	Person <u>*</u>	Symbol			Ticker or T		-	5. Relationship of Issuer			
()			3. Date of Earliest Transaction (Month/Day/Year) 12/31/2012					-	(Check all applicable) <u></u> Director <u>X_</u> Officer (give title <u></u> 10% Owner below) Other (specify below) CFO and Treasurer			
BALTIMO	(Street) RE, MD 21202		4. If Ame Filed(Mon			te Original			6. Individual or Joi Applicable Line) _X_ Form filed by O Form filed by M Person	one Reporting Per	rson	
(City)	(State)	(Zip)	Tabl	le I - No	on-D	erivative S	Securi	ties Acqu	uired, Disposed of,	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		ned 1 Date, if	3.	nctio 8)	4. Securiti n(A) or Dis (Instr. 3, 4 Amount	ies Ac sposed	quired l of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect	
Common Stock	12/31/2012			J	V	605.38 (1)	А	\$ 0	11,210.708	D		
Common Stock	12/31/2012			J	V	635.16 (2)	A	\$ 0	4,685.1379 (<u>3)</u>	I	By Issuer's Thrift Plan Trust	
Common Stock	01/10/2013			А		2,722 (4)	А	\$ 11.02	13,932.708	D		

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)

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required to respond unless the form displays a currently valid OMB control number.

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D)		ate	Secur	ınt of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
			Code V	(Instr. 3, 4, and 5)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
1	Director	10% Owner	Officer	Other				
Hook Brian Stephen 7 ST. PAUL STREET SUITE 1140 BALTIMORE, MD 21202			CFO and Treasurer					
Signatures								

Signatures

Brian S. Hook **Signature of

Reporting Person

01/14/2013 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).

129.74 of these shares were acquired in exempt transactions as a result of dividend reinvestment. The Issuer's stock traded in a range of (1) \$9.75 - \$11.57 during 2012. 475.64 of these shares were acquired in an exempt transaction by gift and are held in a joint tenant account with a family member.

These shares are held by the Issuer's Thrift Plan Trust and represent the undersigned's proportionate beneficial interest in the shares that (2) were acquired by the Trust in 2012 in exempt transactions as a result of periodic contributions made during 2012 and shares acquired by the Trustee through dividend reinvestment in 2012. The Issuer's stock traded in a range of \$9.75 - \$11.57 during 2012.

The number of shares reported as held by the Issuer's Thrift Plan Trust represents the undersigned's proportionate beneficial interest in such stock held in the Trust. Such number is based on information as of December 31, 2012. This number includes the shares acquired in

(3) exempt transactions through periodic contributions made during 2012, shares acquired by the Trustee through dividend reinvestment, and changes in the number of shares previously reported due to fluctuations in the market price and interests in the Trust during 2012. The Issuer's stock traded in a range of \$9.75 - \$11.57 during 2012.

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(4) N/A. Restricted Stock Grant. Shares will vest in 2016.

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.