

Koster Michael C
 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 Person *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â Koster Michael C		(Month/Day/Year)	EverBank Financial Corp [EVER]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
		05/02/2012		
C/O EVERBANK FINANCIAL CORP,Â 501 RIVERSIDE AVENUE			(Check all applicable)	
	(Street)		<input type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
			<input checked="" type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below) (specify below)	
			Executive Vice President	
JACKSONVILLE,Â FLÂ 32202			6. Individual or Joint/Group Filing(Check Applicable Line)	
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Form filed by One Reporting Person	
			<input type="checkbox"/> Form filed by More than One Reporting Person	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock, par value \$0.01 per share	374,446 ⁽¹⁾	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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

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 Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Common Stock Option (right to buy)	02/01/2011	02/01/2016	Common Stock, par value \$0.01 per share	15,000	\$ 6.09	D	Â
Common Stock Option (right to buy)	07/21/2009	07/20/2013	Common Stock, par value \$0.01 per share	135,000	\$ 8.55	D	Â
Common Stock Option (right to buy)	07/21/2010	07/20/2018	Common Stock, par value \$0.01 per share	90,000	\$ 8.55	D	Â
Common Stock Option (right to buy)	07/21/2010	07/20/2018	Common Stock, par value \$0.01 per share	45,000	\$ 10.55	D	Â
Common Stock Option (right to buy)	07/21/2011	07/20/2018	Common Stock, par value \$0.01 per share	105,000	\$ 10.55	D	Â
Common Stock Option (right to buy)	07/21/2011	07/20/2018	Common Stock, par value \$0.01 per share	30,000	\$ 13.21	D	Â
Common Stock Option (right to buy)	07/21/2012	07/20/2018	Common Stock, par value \$0.01 per share	120,000	\$ 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	15,000	\$ 15.88	D	Â

			\$0.01 per share				
Common Stock Option (right to buy)	07/21/2013	07/20/2018	Common Stock, par value \$0.01 per share	135,000	\$ 15.88	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Koster Michael C C/O EVERBANK FINANCIAL CORP 501 RIVERSIDE AVENUE JACKSONVILLE, FL 32202	Â	Â	Â Executive Vice President	Â

Signatures

/s/ Jean Marc Corredor as Attorney-in-Fact for Michael C. Koster

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).
- (1) Securities are held jointly by the reporting person and his wife, Robin B. Koster.

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.