

Surface John S  
 Form 3  
 May 02, 2012

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

OMB Number: 3235-0104  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 0.5

**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)

<p>1. Name and Address of Reporting Person *</p> <p>Surface John S</p> <p>(Last) (First) (Middle)</p> <p>C/O EVERBANK FINANCIAL CORP, 501 RIVERSIDE AVENUE</p> <p>(Street)</p> <p>JACKSONVILLE, FL 32202</p> <p>(City) (State) (Zip)</p>	<p>2. Date of Event Requiring Statement</p> <p>(Month/Day/Year)</p> <p>05/02/2012</p>	<p>3. Issuer Name and Ticker or Trading Symbol</p> <p>EverBank Financial Corp [EVER]</p>	<p>4. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p><input type="checkbox"/> Director <input type="checkbox"/> 10% Owner  <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other                  (give title below) (specify below)                  Executive VP, Corp Development</p>	<p>5. If Amendment, Date Original Filed(Month/Day/Year)</p>	<p>6. Individual or Joint/Group Filing(Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person</p>
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**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	239,880	D	
Common Stock, par value \$0.01 per share	19,257	I	By Surface Investment Partnership, Ltd.

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

SEC 1473 (7-02)

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**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 Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
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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Common Stock Option (right to buy)	07/21/2010	07/20/2018	share 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, FL 32202

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^ Executive VP, Corp Development

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## 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure.

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