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PARSONS RICHARD D
Form SC 13G/A
February 05, 2004

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

SCHEDULE 13G/A

UNDER THE SECURITIES EXCHANGE ACT OF 1934*
(AMENDMENT NO. 2)

CARVER BANCORP, INC.

(Name of Issuer)

COMMON STOCK

(Title of Class of Securities)

14687510

(CUSIP Number)

DECEMBER 22, 2003

(DATE OF EVENT WHICH REQUIRES FILING OF THIS STATEMENT)

Check the appropriate box to designate the rule pursuant to which the 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 the 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 (the "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. 14687510

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1 NAME OF REPORTING PERSON
 SS. or I.R.S. IDENTIFICATION NO. OF ABOVE PERSON (Voluntary)
 Richard D. Parsons

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP
 (a)
 (b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
 USA

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON	5	SOLE VOTING POWER	106,500
	6	SHARED VOTING POWER	4,000
	7	SOLE DISPOSITIVE POWER	106,500
	8	SHARED DISPOSITIVE POWER	4,000

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
 110,500

10 CHECK IF THE AGGREGATE AMOUNT IN ROW 9 EXCLUDES CERTAIN SHARES

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
 4.84% of shares of Common Stock outstanding as of November 30, 2003.

12 TYPE OF REPORTING PERSON IN

ITEM 1(A)
 Name of Issuer: Carver Bancorp, Inc.

ITEM 1(B)
 Address of Issuer's Principal 75 West 125th Street

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Executive Office: New York, NY 10027

ITEM 2(A)

Name of Person Filing: Richard D. Parsons

ITEM 2(B)

Address of Residence: 166 Duane Street PHB
New York, NY 10013

ITEM 2(C)

Citizenship: U.S.A.

ITEM 2(D)

Title of Class of Securities: Common Stock

ITEM 2(E)

CUSIP Number: 14687510

ITEM 3

Not applicable.

ITEM 4

Ownership:

(a) Amount Beneficially Owned.....	110,500
(b) Percent of Class.....	4.84%
(c) Number of shares as to which such person has:.....	
(i) sole power to vote or to direct the vote.....	106,500
(ii) shared power to vote or to direct the vote.....	4,000
(iii) sole power to dispose or to direct disposition of.....	106,500
(iv) shared power to dispose or to direct disposition of.....	4,000

ITEM 5

Ownership of 5 Percent or Less of Class:

If the statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than 5 percent of the class of securities, check the following |X|.

ITEM 6

Not applicable.

ITEM 7

Not applicable.

ITEM 8

Not applicable.

ITEM 9

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Not applicable.

ITEM 10

CERTIFICATION

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 5, 2004

By: /s/ Richard D. Parsons

Name: Richard D. Parsons