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Form 4 July 12, 20 FORM Check 1 if no lo subject Section Form 4 Form 5 obligati may co	VI 4 this box nger to a 16. or ions ntinue. truction STATEN STATEN Section 170	MENT OF rsuant to S (a) of the F	Wa F CHA Section Public U	ashingto NGES II SECU 16(a) of	n, D.C. 2 N BENE VRITIES the Secut	FICI rities	9 IAL O Exchany Ac	E COMMISS WNERSHIP ange Act of 19 t of 1935 or Se 1940	OF 934,	OMB Numbe Expires Estima burder respon	s: ated ave hours	3235-(Januar <u>)</u> 2 erage	0287
HARDER TORRENCE C Symbo				er Name a OFINAN				5. Relationship of Reporting Person(s) to Issuer					
(3. Date of Earliest Transaction (Month/Day/Year) 07/11/2013					(Check all applicable) <u>X</u> Director <u>Officer (give title</u> below) <u>X</u> 10% Owner <u>Director</u> <u>Director</u> <u>below</u>)					
				nendment, I onth/Day/Yo	-		6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person						
(City)	(State)	(Zip)	Tal	ble I - Non	-Derivativ	e Sec	urities	Acquired, Dispo	sed of,	or Bene	ficially	Owned	l
1.Title of Security (Instr. 3) Common Stock	2. Transaction Date (Month/Day/Year) 07/11/2013	2A. Deeme Execution I any (Month/Da	d Date, if	3. Transacti Code (Instr. 8)	4. Securi onAcquired Disposed	ties l (A) (l of (E	or D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) 715,423	6. Owne Form: Direct or Ind (I) (Instr.	ership : t (D) lirect	7. Natur Indirect Owners (Instr. 4	e of Benefic hip	
Common Stock					<u> </u>			123,683	I		By As Harder	•	
Common Stock								123,683	I		By Lau Elizab Harder	uren eth	
Common Stock								276,045	Ι		By Entrep Ventur		
								400,000	Ι		Throug	gh LL	С

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Common Stock

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

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 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. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	;	Date	7. Titl Amou Under Securi (Instr.	nt of lying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owna Follo Repo Trans (Instr
			Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
HARDER TORRENCE C 16 NEW ENGLAND EXECUTIVE PARK SUITE 200 BURLINGTON, MA 01803	Х	X					
Signatures							
/s/ Eugene W. McDermott as attorney-in-fact	07/1	2/2013					

**Signature of Reporting Person

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).

(1) The shares reported were issued to Mr. Harder as compensation for his service as a director of Microfinancial Incorporated. The award is fully vested on the grant date.

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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