JACOBS SY Form SC 13D/A December 03, 2002

CUSIP No. 743868101

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SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20552

SCHEDULE 13D

Under the Securities Exchange Act of 1934 (Amendment No. 3)

PROVIDENT FINANCIAL HOLDINGS, INC. (Name of Issuer)

Common Stock, par value \$0.01 per share
 (Title of Class of Securities)

743868101 (CUSIP Number)

Mr. Phillip Goldberg
Foley & Lardner
One IBM Plaza
Suite 3300
330 North Wabash Avenue
Chicago, IL 60611-3608
(312) 755-1900

(Name, Address and Telephone Number of Person Authorized to Receive Notices and Communications)

November 26, 2002 (Date of Event which Requires Filing of this Statement)

If the filing person has previously filed a statement on Schedule 13G to report the acquisition which is the subject of this Schedule 13D, and is filing this schedule because of Rule 13d-1(b)(3) or (4), check the following box [].

CUSIP No. 743868101

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1 NAME OF REPORTING PERSON
JAM Partners, L.P.

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) |X|
(b) []

3 SEC USE ONLY

4 SOURCE OF FUNDS

WC, OO

5		CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e)									
6	CITIZENSHIP OR	CITIZENSHIP OR PLACE OF ORGANIZATION									
	Delaware										
	NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH		7 SOLE VOTING POWER 0								
			SHARED VOTING POWER 131,375								
			9 SOLE DISPOSITIVE POWER 0								
		10	SHARED DISPOSITIVE POWER 131,375								
 11	AGGREGATE AMOU	NT BENEFIC	CIALLY OWNED BY EACH REPORTING P	ERSON							
12	CHECK BOX IF T		ATE AMOUNT IN ROW (11) EXCLUDES		[
 13	PERCENT OF CLA 6.9%	SS REPRESI	ENTED BY AMOUNT IN ROW (11)								
 14 	TYPE OF REPORT PN	ING PERSON									
=====	PN No. 743868101 NAME OF REPORTI	 	Page	3 of 38 E	-=== age:====						
CUSIP N	PN No. 743868101 NAME OF REPORTING JAM Special Opporture Output Description of the policy of the	======= NG PERSON ortunities	Page Fund, L.P.								
CUSIP N	PN No. 743868101 NAME OF REPORTING JAM Special Opporture Output Description of the policy of the	======= NG PERSON ortunities	Page	3 of 38 E	X						
CUSIP N	PN No. 743868101 NAME OF REPORTING JAM Special Opportune CHECK THE APPROXIMATION SEC USE ONLY	======= NG PERSON ortunities PRIATE BOX	Page S Fund, L.P. K IF A MEMBER OF A GROUP	(a)	X						
CUSIP N	PN No. 743868101 NAME OF REPORTING JAM Special Opportune CHECK THE APPROXIMATION SEC USE ONLY	PRIATE BOX	Page Fund, L.P.	(a)	X						
CUSIP N 1 2	PN No. 743868101 NAME OF REPORTING JAM Special Opportune CHECK THE APPROXIMATION SEC USE ONLY	PRIATE BOX	Page S Fund, L.P. K IF A MEMBER OF A GROUP	(a)	X						
CUSIP N 1 2	PN No. 743868101 NAME OF REPORTING JAM Special Opport CHECK THE APPROXIMATION SEC USE ONLY SOURCE OF FUNDS WC, OO	PRIATE BOS	Page S Fund, L.P. K IF A MEMBER OF A GROUP OF LEGAL PROCEEDINGS IS REQUIRED	(a) (b)	X						
CUSIP N 1 2 3	PN No. 743868101 NAME OF REPORTING JAM Special Opport CHECK THE APPROXIMATION SEC USE ONLY SOURCE OF FUNDS WC, OO CHECK BOX IF DIRECT WORLES CHECK BOX IF DIRECT CHECK	PRIATE BOS	Page Fund, L.P. K IF A MEMBER OF A GROUP OF LEGAL PROCEEDINGS IS REQUIRED	(a) (b)	X						
CUSIP N 1 2 3 4	PN No. 743868101 NAME OF REPORTING JAM Special Opport CHECK THE APPROXIMATE OF FUNDS WC, OO CHECK BOX IF DITTO ITEMS 2(d) OTTEMS 2(d)	PRIATE BOS	Page Fund, L.P. K IF A MEMBER OF A GROUP OF LEGAL PROCEEDINGS IS REQUIRED	(a) (b)	X						
CUSIP N 1 2 3 4	PN No. 743868101 NAME OF REPORTING A PROPERTION OF THE PROPERTIO	PRIATE BOS	Page Fund, L.P. IF A MEMBER OF A GROUP DEF LEGAL PROCEEDINGS IS REQUIRED DRGANIZATION SOLE VOTING POWER 0	(a) (b)	X						
1	PN No. 743868101 NAME OF REPORTING A PROPERTY OF THE APPROPROPERTY OF THE APPROPROPROPROPROPROPROPROPROPROPROPROPRO	PRIATE BOSCLOSURE (R 2(e)	Page Fund, L.P. K IF A MEMBER OF A GROUP DF LEGAL PROCEEDINGS IS REQUIRED DRGANIZATION SOLE VOTING POWER	(a) (b)	X						

	WITH		0	
		10	SHARED DISPOSITIVE POWER 3,000	
11	AGGREGATE AMOUNT	 Γ BENEFIC	CIALLY OWNED BY EACH REPORTING PERSON	
12	CHECK BOX IF THE CERTAIN SHARES	E AGGREGA	TE AMOUNT IN ROW (11) EXCLUDES	[]
13	PERCENT OF CLASS	S REPRESE	NTED BY AMOUNT IN ROW (11)	
14	TYPE OF REPORTIN	NG PERSON	T	
CUSIP N	o. 743868101		Page 4 of	38 Pages
1	NAME OF REPORTING JAM Managers, L.I			
2	CHECK THE APPROPE	RIATE BOX		a) X b) []
3	SEC USE ONLY			
4	SOURCE OF FUNDS			
 5	CHECK BOX IF DISC TO ITEMS 2(d) OR		F LEGAL PROCEEDINGS IS REQUIRED PURS	 UANT []
6	CITIZENSHIP OR PI	LACE OF C	PRGANIZATION	
	Delaware			
	NUMBER OF SHARES	7	SOLE VOTING POWER 0	
	BENEFICIALLY OWNED BY EACH	8	SHARED VOTING POWER	
	REPORTING PERSON WITH	9		
		10	SHARED DISPOSITIVE POWER 134,375	
11	360,650	r benefic	CIALLY OWNED BY EACH REPORTING PERSON	
12	CHECK BOX IF THE CERTAIN SHARES		TE AMOUNT IN ROW (11) EXCLUDES	[]
13	PERCENT OF CLASS 6.9%	S REPRESE	ENTED BY AMOUNT IN ROW (11)	
14	TYPE OF REPORTIN	NG PERSON		

______ CUSIP No. 743868101 Page 5 of 38 Pages ______ NAME OF REPORTING PERSON Seymour Jacobs CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (b) [] 3 SEC USE ONLY SOURCE OF FUNDS CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e) CITIZENSHIP OR PLACE OF ORGANIZATION United States ______ 7 NUMBER OF SOLE VOTING POWER SHARES 5**,**625 BENEFICIALLY _____ 8 SHARED VOTING POWER 134,375 REPORTING PERSON 9 SOLE DISPOSITIVE POWER 5**,**625 WITH SHARED DISPOSITIVE POWER 10 134,375 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 360,650 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES [] PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 6.9% TYPE OF REPORTING PERSON ______ CUSIP No. 743868101 Page 6 of 38 Pages ______ NAME OF REPORTING PERSON Endicott Partners, L.P. CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a) 3 SEC USE ONLY

4 SOURCE OF FUNDS

	WC										
5		CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e)									
6	CITIZENSHIP OR	CITIZENSHIP OR PLACE OF ORGANIZATION									
	Delaware										
	NUMBER OF SHARES	7	7 SOLE VOTING POWER 0								
	BENEFICIALLY OWNED BY EACH	8 SHARED VOTING POWER 59,550									
	REPORTING PERSON WITH	9	9 SOLE DISPOSITIVE POWER 0								
		10	SHARED DISPOSITIVE POWER 59,550								
 11	AGGREGATE AMOU	NT BENEFIC	TALLY OWNED BY EACH REPORTING	F PERSON							
12	CHECK BOX IF T	HE AGGREGA	TE AMOUNT IN ROW (11) EXCLUDE	ES	.]						
13	PERCENT OF CLA	SS REPRESE	NTED BY AMOUNT IN ROW (11)								
14	TYPE OF REPORT	ING PERSON									
===== CUSIP	No. 743868101		Paç	ge 7 of 38 1	==== Page:						
1	NAME OF DEPORT	NAME OF REPORTING PERSON Endicott Partners II, L.P.									
					===:						
2	Endicott Partne	rs II, L.P	IF A MEMBER OF A GROUP	(a) (b)							
2 3	Endicott Partne. CHECK THE APPRO	rs II, L.P	IF A MEMBER OF A GROUP	(b)							
	Endicott Partne. CHECK THE APPRO	rs II, L.P		(b)]						
3	Endicott Partne. CHECK THE APPRO	rs II, L.P	IF A MEMBER OF A GROUP	(b)]						
3	Endicott Partne CHECK THE APPRO SEC USE ONLY SOURCE OF FUNDS WC	rs II, L.P	IF A MEMBER OF A GROUP	(b)]						
3 4	Endicott Partne CHECK THE APPRO SEC USE ONLY SOURCE OF FUNDS WC CHECK BOX IF DI	rs II, L.P	IF A MEMBER OF A GROUP OF LEGAL PROCEEDINGS IS REQUIFE 12 (e)	(b)							
3 4 5	Endicott Partne CHECK THE APPRO SEC USE ONLY SOURCE OF FUNDS WC CHECK BOX IF DI PURSUANT TO ITE	rs II, L.P	IF A MEMBER OF A GROUP OF LEGAL PROCEEDINGS IS REQUIFE 12 (e)	(b)							
3 4 5	Endicott Partne CHECK THE APPRO SEC USE ONLY SOURCE OF FUNDS WC CHECK BOX IF DI PURSUANT TO ITE	rs II, L.P PRIATE BOX PRIATE BOX SCLOSURE OMS 2(d) OR	IF A MEMBER OF A GROUP OF LEGAL PROCEEDINGS IS REQUIFE 12 (e)	(b)							

	PORTING - PERSON WITH	9	SOLE DISPOSITIVE POWER 0						
		10	SHARED DISPOSITIVE POWER 76,200						
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 360,650								
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES [
13	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (11) 6.9%								
14	TYPE OF REPORTING	G PERSON							
CUSIP No.	743868101		Page 8 o	f 38 Pá	====				
1	NAME OF REPORTING Endicott Offshore		rs, Ltd.		====				
2	CHECK THE APPROPR	IATE BOX	IF A MEMBER OF A GROUP	(a) (b)					
3	SEC USE ONLY								
4	SOURCE OF FUNDS								
	WC								
5	CHECK BOX IF DISCI		F LEGAL PROCEEDINGS IS REQUIRED PU	RSUANT	[]				
6	CITIZENSHIP OR PLA	ACE OF O	RGANIZATION						
	British Virgin Is								
	MBER OF SHARES	7	SOLE VOTING POWER						
0	EFICIALLY WNED BY EACH	8	SHARED VOTING POWER 64,700						
REPORTING PERSON WITH		9 SOLE DISPOSITIVE POWER 0							
	-	10	SHARED DISPOSITIVE POWER 64,700						
11	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 360,650								
12	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES								
13	PERCENT OF CLASS	REPRESE	NTED BY AMOUNT IN ROW (11)						

14	TYPE OF REPORT	ING PERSON								
CUSIP No.	. 743868101			Page 9	of 38	Pages				
1	NAME OF REPORTI W.R. Endicott,			:=====	=====	=====				
2	CHECK THE APPRO	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP (a								
3	SEC USE ONLY									
4	SOURCE OF FUNDS									
5	CHECK BOX IF DI TO ITEMS 2(d) O		F LEGAL PROCEEDINGS IS REQ	UIRED	 PURSUA	 NT []				
6	CITIZENSHIP OR	PLACE OF O	RGANIZATION							
	Delaware									
	NUMBER OF SHARES	7	SOLE VOTING POWER 0							
	ENEFICIALLY OWNED BY EACH	8	8 SHARED VOTING POWER 59,550							
1	REPORTING PERSON WITH	9	SOLE DISPOSITIVE POWER 0							
		10	SHARED DISPOSITIVE POWER 59,550	:						
11	AGGREGATE AMOU 360,650	NT BENEFIC	IALLY OWNED BY EACH REPORT	'ING PE	RSON					
12	CHECK BOX IF T CERTAIN SHARES		FE AMOUNT IN ROW (11) EXCL			[]				
13	PERCENT OF CLA 6.9%		NTED BY AMOUNT IN ROW (11)							
14	TYPE OF REPORT	ING PERSON								
CUSIP No	. 743868101			age 10						
1	NAME OF REPORTI W.R. Endicott I	NG PERSON				=====				
2	CHECK THE APPRO	PRIATE BOX	IF A MEMBER OF A GROUP		(a)	X]				

3	SEC USE ONLY	SEC USE ONLY								
4	SOURCE OF FUNDS									
5	CHECK BOX IF DISCLOSURE OF LEGAL PROCEEDINGS IS REQUIRED PURSUANT TO ITEMS 2(d) OR 2(e)									
6	CITIZENSHIP OR	PLACE OF O	RGANIZATION							
	Delaware									
	NUMBER OF SHARES	7	7 SOLE VOTING POWER 0							
Е	BENEFICIALLY OWNED BY EACH	8								
	REPORTING PERSON WITH	9	9 SOLE DISPOSITIVE POWER 0							
		10	SHARED DISPOSITIVE POWER 76,200							
11	AGGREGATE AMOU 360,650	JNT BENEFIC	IALLY OWNED BY EACH REPORTING PE	RSON						
12	CHECK BOX IF T		TE AMOUNT IN ROW (11) EXCLUDES	.]						
13	PERCENT OF CLA 6.9%	SS REPRESE	NTED BY AMOUNT IN ROW (11)							
14	TYPE OF REPORT	ING PERSON								
CUSIP No	o. 743868101		Page 11	of 38 Page:						
1	NAME OF REPORTI Endicott Manage									
2	CHECK THE APPRO	PRIATE BOX	IF A MEMBER OF A GROUP	(a) X (b) [
3	SEC USE ONLY									
4	SOURCE OF FUNDS	SOURCE OF FUNDS								
	WC									
5	CHECK BOX IF DI		F LEGAL PROCEEDINGS IS REQUIRED	[]						
6	CITIZENSHIP OR	PLACE OF O	RGANIZATION							
	Delaware									
	NUMBER OF SHARES	7	SOLE VOTING POWER							

BENEFICIALL OWNED BY EACH REPORTING	У	SHARED VOTING POWER 20,200						
PERSON WITH	9	SOLE DISPOSITIVE POWER 0						
	10	SHARED DISPOSITIVE POWER 20,200						
11 AGGREG 360,65		CIALLY OWNED BY EACH REPORTING	PERSON					
	CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES CERTAIN SHARES							
13 PERCEN 6.9%	T OF CLASS REPRES	ENTED BY AMOUNT IN ROW (11)						
14 TYPE O	F REPORTING PERSO	N						
CUSIP No. 74386810	1	Page	12 of 38 Pages					
	REPORTING PERSON							
2 CHECK T	HE APPROPRIATE BO	X IF A MEMBER OF A GROUP	(a) X (b) []					
3 SEC USE	ONLY							
4 SOURCE	OF FUNDS							
	OX IF DISCLOSURE S 2(d) OR 2(e)	OF LEGAL PROCEEDINGS IS REQUIRE	ED PURSUANT					
6 CITIZEN	SHIP OR PLACE OF	ORGANIZATION						
United	States							
NUMBER OF SHARES	7	SOLE VOTING POWER 0						
BENEFICIALL OWNED BY EACH	Y 8	SHARED VOTING POWER 220,650						
REPORTING PERSON WITH	9	SOLE DISPOSITIVE POWER 0						
	10	SHARED DISPOSITIVE POWER 220,650						
11 AGGREG 360,65		CIALLY OWNED BY EACH REPORTING	PERSON					
	BOX IF THE AGGREG N SHARES	ATE AMOUNT IN ROW (11) EXCLUDES	s []					

13	PERCENT	OF	CLASS	REPRESENTED	RY	AMOUNT	ΤN	ROW	(11)		