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May 13, 2003

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DCRETN	SO
ABBOTT LABS	COM	002824100	318	8465	SH		SOLE	8
ALLEGHENY ENERGY INC	COM	017361106	153	24700	SH		SOLE	4
AMERICAN INTERNATIONAL	GROUP INC	026874107	448	9080	SH		SOLE	9
APPLIED MATLS INC	COM	038222105	343	27340	SH		SOLE	7
BB&T CORP COM		054937107	565	17988	SH		SOLE	17
BP AMOCO P L C	SPONSORED ADR	055622104	214	5548	SH		SOLE	5
BANK OF AMERICA CORP		060505104	1113	16658	SH		SOLE	16
BAXTER INTERNATIONAL INC		071813109	189	10175	SH		SOLE	10
BELLSOUTH CORP	COM	079860102	405	18725	SH		SOLE	18
BRINKER INTERNATIONAL INC		109641100	516	16925	SH		SOLE	16
CHEVRONTEXACO		166764100	266	4120	SH		SOLE	4
CISCO SYS INC	COM	17275R102	590	45518	SH		SOLE	45
CITIGROUP INC	COM	172967101	1043	30298	SH		SOLE	30
COCA COLA BOTTLING CO CONS	COM	191098102	598	12000	SH		SOLE	12
COCA COLA CO	COM	191216100	215	5325	SH		SOLE	5
COMCAST CORP NEW		20030N200	379	13825	SH		SOLE	13
DUFF & PHELPS UTILS INCOME	ICOM	23325P104	181	18270	SH		SOLE	18
DANAHER CORP DEL	COM	235851102	1431	21776	SH		SOLE	21
UIT DIAMONDS TR SER 1		252787106	1034	12968	SH		SOLE	12
DISNEY WALT CO	COM DISNEY	254687106	735	43204	SH		SOLE	43
DU PONT E I DE NEMOURS & CO	COM	263534109	659	16970	SH		SOLE	16
E M C CORP MASS	COM	268648102	208	28835	SH		SOLE	28
ERIE INDY CO	CL A	29530P102	280	7726	SH		SOLE	7
EXXON MOBIL CORP	COM	30231G102	2703	77353	SH		SOLE	77
EXXON MOBIL CORP	COM	30231G102	520	14900	SH		DEFINED	14
FIRST UNITED CORPORATION		33741H107	11110	518923	SH		SOLE	504
FIRST UNITED CORPORATION		33741H107	228	10687	SH		DEFINED	10
GENERAL ELEC CO	COM	369604103	2337	91654	SH		SOLE	91
GENERAL MTRS CORP	COM	370442105	210	6266	SH		SOLE	6
GILLETTE CO	COM	375766102	229	7425	SH		SOLE	7
HEWLETT PACKARD CO	COM	428236103	197	12702	SH		SOLE	12
INTEL CORP	COM	458140100	454	27929	SH		SOLE	27
INTERNATIONAL BUSINESS MACHS	COM	459200101	2249	28679	SH		SOLE	28
JOHNSON & JOHNSON	COM	478160104	1728	29880	SH		SOLE	29
KIMBERLY CLARK CORP	COM	494368103	257	5656	SH		SOLE	5
KOHL'S CORP (WISCONSIN)		500255104	864	15285	SH		SOLE	15
LOWES COS INC	COM	548661107	1132	27760	SH		SOLE	27
M & T BANK CORP		55261F104	672	8558	SH		SOLE	8
MBNA CORP	COM	55262L100	715	47548	SH		SOLE	47
MEADWESTVACO CORP		583334107	462	20293	SH		SOLE	20
MEDTRONIC INC	COM	585055106	905	20075	SH		SOLE	20
MELLON FINL CORP		58551A108	400	18870	SH		SOLE	18
MERCK & CO		58933110B	10	10304	SH		SOLE	10
MERCK & CO INC	COM	589331107	1120	20457	SH		SOLE	20
MICROSOFT CORP	COM	594918104	1316	54381	SH		SOLE	54
MOTOROLA INC	COM	620076109	115	13940	SH		SOLE	13
NOKIA CORP	SPONSORED ADR	654902204	475	33960	SH		SOLE	33
NUVEEN INSD QUALITY MUN FD	ICOM	67062N103	448	27200			SOLE	24
NUVEEN QUALITY PFD 8.40 %		67072C105	381	25330	SH		SOLE	25
PEPSICO INC	COM	713448108	1437	35925	SH		SOLE	35
PFIZER INC	COM	717081103	1414	45413	SH		SOLE	45
PROCTER & GAMBLE CO	COM	742718109	594	6675	SH		SOLE	6

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RITE AID CORP		767754104	23	10500 SH	SOLE	10
SBC COMMUNICATIONS INC	COM	78387G103	384	19200 SH	SOLE	19
SPDR TRUST UNIT		78462F103	501	5917 SH	SOLE	5
SCHLUMBERGER LTD	COM	806857108	397	10470 SH	SOLE	10
VERIZON COMMUNICATIONS		92343V104	1354	38319 SH	SOLE	38
WACHOVIA CORP 2ND NEW		929903102	236	6942 SH	SOLE	6
WAL MART STORES INC	COM	931142103	1162	22353 SH	SOLE	22
GRAND TOTALS			50622	1794168		1776