

STEWARDSHIP FINANCIAL CORP
 Form 144
 November 30, 2006

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

FORM 144

**NOTICE OF PROPOSED SALE OF SECURITIES
 PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933**

ATTENTION: Transmit for filing 3 copies of this form concurrently with either placing an order with a broker to execute sale or executing a sale directly with a market maker

1(a) NAME OF ISSUER <i>(Please type or print)</i>		(b) IRS IDENT. NO.	(c) SEC FILE NO.	
Stewardship Financial Corporation		22-3351447	0001023860	
1(d) ADDRESS OF ISSUER		STREET	CITY	(e) TELEPHONE NO.
STATE	ZIP CODE			AREA CODE NUMBER
630 Godwin Avenue		Midland Park		201 444-7100
NJ	07430			
2(a) NAME OF PERSON FOR WHOSE ACCOUNT THE SECURITIES ARE TO BE SOLD	(b) IRS IDENT. NO.	(c) RELATIONSHIP TO ISSUER	(d) ADDRESS STREET STATE ZIP CODE	CITY
Harold Dyer		Director	630 Godwin Ave. 07432	Midland Park NJ

INSTRUCTION: The person filing this notice should contact the issuer to obtain the I.R.S. Identification Number and the SEC File Number.

3(a)	(b)	SEC USE ONLY	(c)	(d)	(e)	(f)	(g)
Title of the Class of Securities to be Sold	Name and Address of Each Broker Through Whome the Securities are to be Offered or Each Market Maker who is Aquiring the Securities	Broker-Dealer File Number	Number of Shares or Other Units To Be Sold <i>(See instr. 3(c))</i>	Aggregate Market Value <i>(See instr. 3(d))</i>	Number of Shares or Other Units Outstanding <i>(See instr. 3(e))</i>	Approximate Date of Sale <i>(See instr. 3(f))</i>	Name of Each Securities Exchange <i>(See instr. 3(f))</i>
common	Highlander Capital 119 Littleton Road Parsippany, NJ 07054		2,015	\$26,094	5,016,837 (1)	12/1/06 - 3/1/06	OTC - Bulletin Boards

INSTRUCTIONS:

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|---|---|
| 1. (a) Name of issuer | 3. (a) Title of the class of securities to be sold |
| (b) Issuer's I.R.S. Identification Number | (b) Name and address of each broker through whom the securities are intended to be sold |
| (c) Issuer'S S.E.C. file number, if any | (c) Number of shares or other units to be sold (if debt securities, give the aggregate face amount) |

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INSTRUCTIONS:

- (d) Issuer's address, including zip code
 - (e) Issuer's telephone number, including area code
 - 2. (a) Name of person for whose account the securities are to be sold
 - (b) Such person's I.R.S. identification number, if such person is an entity
 - (c) Such person's relationship to the issuer (e.g., officer, director, 10% stockholder, or member of immediate family of any of the foregoing)
 - (d) Such person's address, including zip code
 - (d) Aggregate market value of the securities to be sold as of a specified date within 10 days prior to the filing of this notice
 - (e) Number of shares or other units of the class outstanding, or if debit securities the face amount thereof outstanding, as shown by the most recent report or statement published by the issuer
 - (f) Approximate date on which the securities are to be sold
 - (g) Name of each securities exchange, if any, on which the securities are intended to be sold
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TABLE I SECURITIES TO BE SOLD

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

Title of the Class	Date You Acquired	Nature of Acquisition Transaction	Name of Person from Whom Acquired <i>(If gift, also give date donor acquired)</i>	Amount of Securities Acquired	Date of Payment	Nature of Payment
common	11-15-02	Stock Dividend	n/a	50	n/a	n/a
common	11-15-03	Stock Dividend	n/a	1,697	n/a	n/a
common	11-15-05	Stock Dividend	n/a	268	n/a	n/a

- INSTRUCTIONS:**
1. If the securities were purchased and full payment therefore was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.
 2. If within two years after the acquisition of the securities the person for whose account they are to be sold had any short positions, put or other option to dispose of securities referred to in paragraph (d)(3) of Rule 144, furnish full information with respect thereto.

TABLE II SECURITIES SOLD DURING THE PAST 3 MONTHS

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
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REMARKS:

(1) Net of treasury stock

INSTRUCTIONS:

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

ATTENTION:

The person for whose account the securities to which this notice relates are to sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which have not been publicly disclosed.

INSTRUCTIONS:

ATTENTION:

11-30-06

/s/ Harold Dyer

(DATE OF NOTICE)

(SIGNATURE)

*The notice shall be signed by the person for whose account the securities are to be sold. At least one copy of the notice shall be manually signed.
Any copies not manually signed shall bear typed or printed signatures.*

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001).