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HEWITT HOWARD H

Form 4 February 28, 2003

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===			// / OMB	======================================			
			// / OMB Number / Expires: / Estimated a	: 3235-0287 / January 31, 2005 / average burden / response 0.5 /			
	++ FORM 4 ++		IES AND EXCHANGI				
[_]	Check this box if no longer subject to Section 16.	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP					
	Form 4 or Form 5 obligations may continue. See Instruction 1(b).	Filed pursuant to Section 16(a) of the Securitie Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 19					
(Pr	int or Type Responses)						
1.	Name and Address of Re	eporting Person*					
	Hewitt	Howard		н.			
	(Last)	(First)		(Middle)			
		800 North Bouleva	rd West				
		(Street)					
	Leesburg	FL		34748			
	(City)	(State)		(Zip)			
2.	Issuer Name and Ticker	or Trading Symbol	FFLC Bancorp,	Inc. (FFLC)			
3.	I.R.S. Identification	Number of Reporting	Person, if an	entity (Voluntary)			
4.	Statement for Month/Da	ay/Year February 2	6 , 2003				
5.	If Amendment, Date of	Original (Month/Day	/Year)				
6.	Relationship of Report	ting Person(s) to Is	suer (Check all	applicable)			
	X Director Offi	icer	10% Owner	Other			
	 (c	give title below)		(specify below)			
7.	Individual or Joint/Gi (Check Applicable Line	coup Filing					

Form filed by One Reporting Person

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				NON-		CIVE	SECURITIE	S ACÇ	QUIRED, DIS	SPOSED OF	·, (
1. Title of Security (Instr. 3)	2. 1 a	Trans- action Date (mm/dd/ yy)	2A. Deemed Execution Date, if any (mm/dd/yy	3.	Trans- action Code (Instr.	. 8)	4. Secu or D (Ins	ritie ispos tr. 3		d (A)		
)	Code	V	Amoun	t	(A) 01 (D)	r Prio	ce	Repo Tran (Ins
Common Stock	02/26	6/2003			P		330.00	00	А	\$37.	.90	
Common Stock												2,
Common Stock												
Common Stock												9,
Persons who re		to the c		Ot :					1 ' C			
	-							alid	OMB Number	r. ver)		
not required to	o respo	ond unle	ss the for	m di	isplays	a cu	rrently v	alid	OMB Number (Ov SEC 1474(9-	r. ver) -02) 		

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				ATTIE CECIDIT	TEC ACOULDED			
		IADL				DISPOSED OF, OR BENEF S, CONVERTIBLE SECURI		LI OMNED
6. Date Exection of the cisable and		7. Title and Amount of Underlying Securities			8. Price of	9. Number of Deriv-	10.	Owner-
Expiration			nderlying s Instr. 3 an		Deriv-	ative		ship Form
Date		(INSCI. 3 and 4)			ative	Secur-		of De-
(Month/Day/	/				Secur-	ities		rivative
Year)					ity	Bene-		Security
·					(Instr.	ficially		Direct
					5)	Owned		(D) or
Date	Expira	_		Amount or		Following		Indirect
Exer-	tion		Title	Number of		Reported		(Instr.
cisable	Date			Shares		Transaction(s)		
						(Instr. 4)		
Explanation	of Resp	onses	:					

/s/ George W. Murphy, Jr. 2/28/03

**Signature of Reporting Person Date

By: George W. Murphy, Jr., Power of Attorney

For: Howard H. Hewitt

** Intentional misstatements or ommissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

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