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HEWITT HOWARD H

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December 13, 2002

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			// / OMB AP	/ PROVAL /
			/ OMB Number: / Expires: J / Estimated ave / hours per res	/ 3235-0287 / anuary 31, 2005 / rage burden / ponse 0.5 /
+ FORM 4 +	! +		S AND EXCHANGE C	
no longer to Section	subject	STATEMENT OF CHA	ANGES IN BENEFIC	IAL OWNERSHIP
Form 4 or obligation continue.	Form 5 as may See	Filed pursuant to Exchange Act of Public Utility He Section 30(h) of the	1934, Section 1 olding Company A	7(a) of the ct of 1935 or
(Print or Type	: Responses)			
1. Name and A	address of Repo	orting Person*		
Hewitt, Howard	і н.			
(Last)		(First)		(Middle)
800 North Boul	evard West			
		(Street)		
Leesburg, FL	34748			
(City)		(State)		(Zip)
2. Issuer Nam	ne and Ticker o	or Trading Symbol F	FLC Bancorp, Inc	. (FFLC)
3. I.R.S. Ide	entification Nu	umber of Reporting Po	erson, (Voluntar	у)
4. Statement	for Month/Day/	Year December 11, :	2002	
5. If Amendme	ent, Date of Or	riginal (Month/Day/Yo	ear) 	
6. Relationsh	ip of Reportin	ng Person(s) to Issue	er (Check all ap	plicable)
X Direc	ctor Off (giv	ficer ve title below)	_ 10% Owner	Other (specify below)
	or Joint/Grou			

X Form filed by One Reporting Person

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						QUIRED, DISPO		
Security Da	ction ate nm/dd/ y)	Deemed Execution Date, if	action Code (Instr.	8)	or Dispos (Instr. 3	sed of (D) 3, 4 and 5)		Secur Benef Owned End o Month
						(A) or (D)		
Common Stock 12/11	1/2002		P		200.0000	А	\$29.30	26,7
Common Stock								2,0
Common Stock								6
*If the form is filed Persons who respond to	by more	than one	reporting f informat	person	n, see Instru entained in tently valid	this form are	r) .	-
*If the form is filed Persons who respond to	by more	than one	reporting f informat	person	n, see Instru entained in tently valid	this form are OMB Number. (Over	r) .	-
*If the form is filed Persons who respond to not required to respon	by more	than one	reporting f informat	person	n, see Instru entained in tently valid	this form are OMB Number. (Over	v). e r) 2) 2	Hewitt, H
Persons who respond to not required to respon	by more	than one llection o s the form IIDERIV (E.G., PU	reporting f informat displays ATIVE SECUTS, CALLS,	person ion co a curr	n, see Instruction tained in the rently valid	this form are OMB Number. (Over	v). e r) 2) 2 Corrections of the security of t	Hewitt, F
*If the form is filed Persons who respond to not required to respon	by more the condunies TABLE	than one llection o s the form IIDERIV (E.G., PU	reporting f informated displays ATIVE SECUTS, CALLS, or or ise of	person ion co a curr RITIES WARRA 3. I	n, see Instruction tained in the rently valid	Chis form are OMB Number. (Over SEC 1474(9-02 Page 1 of OISPOSED OF, G, CONVERTIBLE) 4. Transtion	or). OR BENEFI LE SECURIT	Hewitt, F

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		TABLE IIDERIV	ATIVE SECURITI	LES ACQUIRED, D	ISPOSED OF, OR BENEFI	CIALLY OWNED
6. Date Exer- cisable and Expiration Date (Month/Day/ Year)		(E.G., PUTS, CALLS, WAR: 7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Deriv- ative Secur- ity (Instr.	9. Number of Deriv- ative Secur- ities Bene-	TIES) 10. Owner- ship Form of De- rivative Security Direct
Date Exer- cisable	Expira tion Date	Title	Amount or Number of Shares	5)	Owned Following Reported Transaction(s) (Instr. 4)	(D) or Indirect (Instr.
Explanation	n of Resp	oonses:				

/s/ George W. Murphy, Jr. 12/13/02 **Signature of Reporting Person

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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