HEWITT HOWARD H

Form 5 February 05,

ry 05, 2003				
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		OMB APPROVAL		
	/ Expire / Estima	amber: 3235-0362 es: January 31, 2005 ated average burden per response 1.0		
++ FORM 5 ++	U.S. SECURITIES AND EXC WASHINGTON, D.C			
[_] Check box if no longer subject to Section 16.	ANNUAL STATEMENT OF CHANGES	ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHI		
Form 4 or Form 5 obligations may continue. See Instruction 1(b)	Exchange Act of 1934, Se Public Utility Holding Co	ection 17(a) of the ompany Act of 1935 or		
		1 1		
[_] Form 3 Holdings	reported			
[_] Form 4 Transacti	ons Reported			
(Print or Type Respo				
 Name and Address Hewitt, Howard H. 	s of Reporting Person*			
(Last)	(First)	(Middle)		
800 North Boulevard	West			
	(Street)			
Leesburg, FL 34748				
(City)	(State)	(Zip)		
2. Issuer Name and	Ticker or Trading Symbol FFLC Bancon	rp, Inc. FFLC		
3. I.R.S. Identific	cation Number of Reporting Person, if	an entity (Voluntary)		
	onth/Year December 2002			
5. If Amendment, Da	ate of Original (Month/Year)			
6 Polationship of		r all applicable)		
6. Relationship of	Reporting Person(s) to Issuer (Check	r arr abbricante)		

X Director ____ Officer ____ 10% Owner ___ Other ___ (give title below) (speci

(specify below)

	or Joint/Grou licable Line)	ap Filing				
X Form	filed by One H	Reporting Pe	rson			
Form	filed by More	than One Re	porting Perso	on		
		TABLE IN	ON-DERIVATIVE	E SECURITIES ACQ	UIRED, DISPOSED OF,	OR BENEFI
1. Title of Security	2. Trans- 2A. action Deem Date Exec (mm/dd/ Date	2A. Deemed Execution Date, if	3. Trans- action Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		
		(mm/dd/yy)	Code	Amount	(A) or Price	Fisc (Ins
Common Stock	04/26/2002		W	266		
Common Stock	04/26/2002		W	265	A	
Common Stock						
Common Stock						
					neficially owned di	
*If the form i Instruction 4(b) (v).			rson, see	his form are	
				currently valid		
				S	(Over) EC 2270(9-02)	
2						
FORM 5 (contin	ued)					
	TABI	(E.G., PU	TS, CALLS, WA		ISPOSED OF, OR BENE	
1. Title of D Security (2. Conve sion Exerc Price Deriv	or or ise	3. Trans- action Date (Month/ Day/	4. Transac- tion Code (Instr. 8)	5.

ative	
Security	

Year)

					DISPOSED OF, OR BE	
6. Date Execisable and Expiration Date (Month/Day/Year)	d	7. Title an Underlyi (Instr.	ng Securities	8. Price of Deriv- ative Secur- ity (Instr.	9. Number of Deriv- ative Secur- ities Bene- ficially	10. Owner- ship of De- rivative Security: Direct (D) or
Date	Expira-		 Amount or	5)	Owned At End	Indirect ((Instr. 4)
Exer- cisable	tion Date	Title	Number of Shares		of Year (Instr. 4)	
Explanation	n of Respo	nses:				
/s/ 	George W.	Murphy, Jr.		02/05/03	_	
**Si	ignature o	f Reporting	Person	Date		

By: George W. Murphy, Power of Attorney

For: Howard H. Hewitt

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

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

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 ${\tt OMB\ Number.}$

Page 2 of 2