

FFLC BANCORP INC  
Form SC 13G  
April 18, 2005

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| OMB APPROVAL   |
| OMB Number: 3235-0145                                  |
| Expires: December 31, 2005                             |
| Estimated average burden<br>hours per response. . . 11 |

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

**SCHEDULE 13G**

**Under the Securities Exchange Act of 1934  
(Amendment No. )\***

FFLC BANCORP, INC.

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(Name of Issuer)

Common Stock, par value \$0.01 per share

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(Title of Class of Securities)

30242W104

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(CUSIP Number)

April 12, 2005

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

CUSIP No. 30242W104

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1. Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).  
CNH Master Account, LP

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2. Check the Appropriate Box if a Member of a Group (See Instructions)

(a)

(b)

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3. SEC Use Only .....

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4. Citizenship or Place of Organization Cayman Islands, Cayman Islands

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Number of  
Shares  
Beneficially  
Owned by  
Each Reporting  
Person With

5. Sole Voting Power

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6. Shared Voting Power 273540

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7. Sole Dispositive Power

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8. Shared Dispositive Power 273540

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9. Aggregate Amount Beneficially Owned by Each Reporting Person 273540

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10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

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11. Percent of Class Represented by Amount in Row (9) 5.1 %

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12. Type of Reporting Person (See Instructions)

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**Item 1.**

- (a) Name of Issuer FFLC BANCORP, INC.
- (b) Address of Issuer's Principal Executive Offices  
800 North Boulevard West, P.O. Box 490420, Leesburg, FL 34749-0420

**Item 2.**

- (a) Name of Person Filing CNH Master Account, LP
- (b) Address of Principal Business Office or, if none, Residence  
Two Greenwich Plaza, 3rd Floor, Greenwich, CT 06830
- (c) Citizenship Cayman Islands, Cayman Islands
- (d) Title of Class of Securities Common Stock, par value \$0.01 per share
- (e) CUSIP Number 30242W104

**Item 3. If this statement is filed pursuant to 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:**

- (a)  Broker or dealer registered under section 15 of the Act (15 U.S.C. 78c).
- (b)  Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
- (c)  Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
- (d)  Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C 80a-8).
- (e)  An investment adviser in accordance with 240.13d-1(b)(1)(ii)(E);
- (f)  An employee benefit plan or endowment fund in accordance with 240.13d-1(b)(1)(ii)(F);
- (g)  A parent holding company or control person in accordance with 240.13d-1(b)(1)(ii)(G);
- (h)  A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i)  A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j)  Group, in accordance with 240.13d-1(b)(1)(ii)(J).

**Item 4. Ownership.**

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

- (a) Amount beneficially owned: 273540
- (b) Percent of class: 5.1
- (c) Number of shares as to which the person has:
  - (i) Sole power to vote or to direct the vote
  - (ii) Shared power to vote or to direct the vote 273540
  - (iii) Sole power to dispose or to direct the disposition of
  - (iv) Shared power to dispose or to direct the disposition of 273540

**Item 5. Ownership of Five Percent or Less of a Class**

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following.[ ] .

**Item 6. Ownership of More than Five Percent on Behalf of Another Person.**

**Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person.**

**Item 8. Identification and Classification of Members of the Group**

**Item 9. Notice of Dissolution of Group**

**Item 10. Certification**

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

**SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

4/18/2005

Date

SIGNATURE

/s/ Bradley Asness

Signature

Bradley Asness, Secretary

Name/Title

**Attention: Intentional misstatements or omissions of fact constitute Federal criminal violations  
(See 18 U.S.C. 1001)**

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