PINCKNEY CHARLES M

Form 4 March 31, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities 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 1940

OMB APPROVAL

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1. Name and Ad Pinckney, Char			me and Tic Mortgage &		P	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)								
(Last) (First) (Middle)				rting	ntification N Person, voluntary)	Number	Mo	Statement for onth/Day/Year arch 31, 2003	X	Director				
								enior Vice resident						
	(Street)						5. I	5. If Amendment,		7. Individual or Joint/Group Filing				
Tampa, FL 33606								Date of Original (Month/Day/Year)		(Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City	(State)	Zip)	T	Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1. Title of 2. Trans- 2A. Deemed Security action Execution (Instr. 3) Date Date,			3. Trans- action Code (A) or Disposed of (I (Instr. 8) (Instr. 3, 4 & 5)							6. Owner- 7. Nature of ship Form: Indirect Direct (D) Beneficial				
	(Month/ Day/ Year)	if any (Month/Day/ Year)	Code V		Amount	(A) or (D)	11100	Owned Following Reported Transactions(s) (Instr. 3 & 4)		or Indirect (I) (Instr. 4)	Ownership (Instr. 4)			
Common Shares <u>(1)</u>	3/27/03		A		924	A	23.64	4	2,867					

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially **Owned**

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
Derivative			Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial
	Price of	Date	Date,	Code	Derivati	(Mealonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership
(Instr. 3)	Derivative		if any		Securiti	(Xear)	(Instr. 3 & 4)		Owned	of Deriv-	(Instr. 4)
	Security	(Month/	(Month/	(Instr.	Acquire	d			Following	ative	
		Day/	Day/	8)	(A) or				Reported	Security:	

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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	Year)	Year)			Disposed of (D) (Instr. 3, 4 &							Direct (D) or Indirect (I)	
			Code	V	5) (A)		Exer-cisable	tion		Amount or		(Instr. 4)	
								Date		Number of Shares			

Explanation of Responses:

(1) Share award dated March 27, 2003 of 3,699 common shares, vesting over four years, beginning March 27, 2003.

By: /s/ Angela A. Barone

3/31/03 Date

**Signature of Reporting Person

**Intentional misstatements or omissions 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 is insufficient, See Instruction 6 for procedure.

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