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LOCAL FINANCIAL CORP /NV Form SC 13G/A January 27, 2003

SECURITY AND EXCHANGE COMMISSION Washington, DC 20549

SCHEDULE 13G
Under the Securities Exchange Act of 1934
(Amendment No.2)*

 $\label{local_financial_corp} \mbox{LOCAL FINANCIAL CORP} \\ \mbox{(Name of Issuer)}$

Common Stock (Title of Class of Securities)

539553107 (Cusip #)

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- Name of Reporting Person Dalton, Greiner, Hartman, Maher & Co IRS Identification 59-3418454
- 2) Check the Appropriate box if a Member of a group*
- 3) SEC Use Only
- 4) Citizenship or place of Organization Delaware Partnership

Number of Shares Beneficially Owned by Each Reporting Person With:

- 5) Sole Voting Power 1,253,736
- 6) Shared Voting Power
 0
- 7) Sole Dispositive Power 1,409,678
- 8) Shared Dispositve Power
 0
- 9) Aggregate Amount Beneficially owned by each reporting person 1,409,678
- 10) Check Box if the aggregate amount in row (9) excludes certain Shares
- 11) Percent of Class Represented by Amount in Row 9 7.52%

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- 12) Type of Reporting Person
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- Item 1(a). Name of Issuer:
 LOCAL FINANCIAL CORP

- Item 2(e). CUSIP Number 539553107
- Item 3. This statement is filed pursuant to Rules 13d-1(b), or 13d-2(b), the person filing is an Investment Adviser registered under Section 203 of the Investment Advisers Act of 1940.
- Item 4. Ownership:
 - (a) Amount beneficially owned: 1,409,678 shares
 - (b) Percent of Class: 7.52%
 - (c) Number of shares as to which such person has:
 - (i) sole power to vote or to direct the vote: 1,253,736 shares
 - (ii) shared power to vote or to direct the vote: $\mbox{\tt 0}$ shares
 - (iii) sole power to dispose or to direct the disposition: 1,409,678 shares
- Item 5. Ownership of Five Percent of Less of a Class : Not Applicable $\ \ \,$
- Item 6. Ownership of more than five percent on behalf of another person: Not Applicable
- Item 7. Identification and Classification of the subsidiary which acquired the security being reported on by the parent holding company: Not Applicable
- Item 8. Identification and Classification of Members of the Group:

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Not Applicable

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Item 9. Notice of Dissolution of Group:
 Not Applicable

Item 10. Certification:

The following certification shall be included if the statement is filed pursuant to Rule 13d-1(b):

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

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.

January 27, 2003

Dalton, Greiner, Hartman, Maher & Co By : /s/ Michael W. Keeler Title : Vice President-Finance