

LAKELAND FINANCIAL CORP

Form 4

January 29, 2003

- 1. Name and Address of Reporting Person
Fulmer, L. Craig
120 W. Lexington, Suite 310
Elkhart, IN 46516
- 2. Issuer Name and Ticker or Trading Symbol
Lakeland Financial Corporation (LKFN)
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Day/Year
01/28/2003
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
(X) Director () 10% Owner
() Officer (give title below) () Other (specify below)
- 7. Individual or Joint/Group Filing (Check Applicable Line)
(X) Form filed by One Reporting Person
() Form filed by More than One Reporting Person

TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount or Price	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title of Derivative Security	8. Conversion or Exercise Price of Derivative Security	9. Number of Derivative Securities Acquired (A) or Disposed of (D)	10. Date Exercisable and Expiration Date (Month/Day/Year)	11. Title of Underlying Security	12. Conversion or Exercise Price of Underlying Security	13. Number of Underlying Securities
Phantom					\$0								

TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security	2. Derivative Security	3. (Month/Day/Year)	3A. (Month/Day/Year)	4. Transaction Code	5. Disposed (D)	6. Acquired (A)	7. Disposed (D)	8. Date Exercisable and Expiration Date (Month/Day/Year)	9. Title of Underlying Security	10. Conversion or Exercise Price of Underlying Security	11. Number of Underlying Securities
Phantom											

Phantom \$0