1. Name and Address of Reporting Person Fulmer, L. Craig 120 W. Lexington, Suite 310 Elkhart, IN 46516 LOGACT NAME AND LICKER OF Trading Symbol Lakeland Financial Corporation (LKFN)
 IRS or Social Security Number of Reporting Person (Voluntary)
 Statement for Month/Day/Year 11/13/2002 1) 13/2002
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 loint (Crown Filing (Check Applicable Ling)) () Griffer (give tille below) () Griffer (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. Trans- |2A.Execu- |3. Trans-|4. Securities Acquired (A)|5. Amount of |6. Owner- |7. Nature ship | Form: | action | action | action | or Disposed of (D) |Securities of In-I. ļ |Beneficially | Code direct Date Date Direct | Owned Bene-Following (Month/ | (Month/ | (D) or ficial Т

Common Stock

Day/

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

Dav/

11/13/2002

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+	+	+	+	+	+	+		+		+	+	+ ·	++
1.	2.	3.	3A.	4.	5.	6.		7.		8.	9.	10.	11.
		1	1								Number	Owner-	
		1	1								of	ship	
		1	1								Deriv-	Form of	
		1	1	1				Title a	nd Amount		ative	Deriv-	
		1	1					of Under	rlying		Secur-	ative	Nature
	Conver-	Trans-	Execu-	1	Number of	1		Securit:	ies		ities	Secur-	of
	sion or	action	tion	1	Derivative	Date Exercisa	able -	+	+	+	Benefi-	ity:	In-
	Exercise	Date	Date	1	Securities	and Expiration	on Date	1	Amount		cially	Direct	direct
	Price of	1	1	Transac-	Acquired(A)	(Month/Day/Ye	ear)	1	or		Owned	(D) or	Bene-
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	++		+	Number	Price of		In-	ficial
Derivati	ve ative	Day/	Day/	++	+	+Date Exer- E>	kpira-	1	of	Derivative		direct	Owner-
Security	Security	Year)	Year)	Code V	(A) (D)	cisable ti	ion Date	Title	Shares	Security		(I)	ship
+	+	+	+	++	++	++		+	+	+	+	+	++

+----+Reported

210.97 A \$23.7000 5329.97

Indirect

D

Owner-

ship - - - - - -

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Teresa A. Bartman

DATE 11/13/2002