

1. Name and Address of Reporting Person  
Grant, R. Douglas  
6162 E Elwood St  
Syracuse, IN 46567
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  
04/28/2003
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. Trans- action Date  (Month/ Day/ Year)	2A.Execu- tion Date  (Month/ Day/ Year)	3. Trans- action Code  Code   V	4. Securities Acquired (A) or Disposed of (D)  Amount   A/D   Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
Common Stock	04/28/2003		P	23.9 A \$26.4700	101005.9	D	

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

1. Title of Derivative Security	2. Deriv- ative Security	3. (Month/ Day/ Year)	3A. (Month/ Day/ Year)	4. Transac- tion Code Code   V	5. Number of Derivative Securities Acquired(A) Disposed(D) Date Exercis- able Date Exer- cisable	6. Date Exer- cisable Date Exer- cisable	7. Title	8. Amount or Price of Derivative Security	9. Number of Shares	10. Owner- ship Form: Direct (D) or Indirect (I)	11. Nature of In- direct Bene- ficial Owner- ship
Stock Options (Right to buy)	\$13.5					06/13/2010	Common Stock		3000	D	
Stock Options (Right to buy)	\$13.625					01/09/2011	Common Stock		1000	D	
Stock Options (Right to buy)	\$15.125					02/08/2010	Common Stock		600	D	
Stock Options (Right to buy)	\$19.4375					02/09/2009	Common Stock		6000	D	
Stock Options (Right to buy)	\$24.375					04/12/2008	Common Stock		6000	D	
Phantom Stock	\$0					01/01/2003	Common Stock		2933.8	D	
Phantom Stock	\$0					01/07/2013	Common Stock		381.2	D	
Phantom Stock	\$0					01/28/2013	Common Stock		24.1	D	

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ Teresa A. Bartman, Attorney-in-fact

DATE  
04/29/2003