UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549 FORM 4 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP () Check this box if no longer subject to Section 16.

1. Name and Address of Reporting Person Ross, Steven D. 187 Ems T46 Lane Leesburg, IN 46538 USA

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/Year 2/2001

2/2001
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- | 3. | Trans- | 4. | Securiti | es Ac | quired | (A) | 5. | Amount of | 6. | Owner- | 7. | Nature | -+ |
|----------------------|-----------|----|--------|----|----------|-------|--------|-----|----|--------------|----|----------|----|--------|-----|
| j | action | ĺ | action | İ | or Dispo | sed o | f (D) | | İ | Securities | İ | ship | ĺ | of In- | Ĺ |
| | Date | ĺ | Code | İ | | | | | İ | Beneficially | İ | Form: | ĺ | direct | İ |
| I | l | 1 | | 1 | | | | | 1 | Owned at | 1 | Direct | 1 | Bene- | - 1 |
| İ | (Month/ | ĺ | | İ | | | | | İ | End of | İ | (D) or | ĺ | ficial | İ |
| 1 | Day/ | + | + | + | | + | + | | + | Month | | Indirect | | Owner- | |
| I | Year) | Co | de V | Am | ount | A/D | Pric | е | 1 | | 1 | (I) | 1 | ship | - 1 |
| + | + | + | + | + | | + | + | | + | | + | | + | | -+ |

Common Stock 02/20/2001 P 385 \$16.0000 685 D

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

| 1. | 2. | 3. | 4. | 5. | 6. | | 7. | | 8. | 9. | 10. | 11. |
|------------|----------|-----------|-----------|-------------|-------------|-----------|---------|-----------|------------|---------|---------|--------|
| | 1 | 1 | | I | 1 | | 1 | | 1 | Number | Owner- | 1 1 |
| | 1 | 1 | | I | 1 | | 1 | | 1 | of | ship | 1 1 |
| | 1 | 1 | | ĺ | 1 | | 1 | | 1 | Deriv- | Form of | 1 1 |
| 1 | 1 | 1 | | I | 1 | | Title a | nd Amount | 1 | ative | Deriv- | 1 1 |
| | 1 | 1 | | ĺ | 1 | | of Unde | rlying | 1 | Secur- | ative | Nature |
| | Conver- | 1 | | Number of | 1 | | Securit | ies | 1 | lities | Secur- | of |
| | sion or | 1 | | Derivative | Date Exerc: | isable · | + | + | + | Benefi- | ity: | In- |
| | Exercise | 1 | | Securities | and Expira | tion Date | 1 | Amount | 1 | cially | Direct | direct |
| | Price of | Transac- | Transac- | Acquired(A) | (Month/Day | /Year) | 1 | or | | Owned | (D) or | Bene- |
| Title of | Deriv- | tion Date | tion Code | Disposed(D) | + | + | + | Number | Price of | at End | In- | ficial |
| Derivative | ative | (Month/ | + | + | +Date Exer- | Expira- | 1 | of | Derivative | of | direct | Owner- |
| Security | Security | Day/Year) | Code V | (A) (D) | cisable | tion Date | Title | Shares | Security | Month | (I) | ship |

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Steven D. Ross

DATE 03/15/2001