SEC Form 4

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL

OMB Number:	3235-0287
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	this box if no lo n 16. Form 4 or tions may contir ction 1(b).		STAT		ed pur	rsuan	t to Se	ction 1	GES IN E	curitie	s Exchanç	ge Act of 19		RSH	IP	Estima	Number ated ave per res	erage burden	3235-0287 0.5		
1. Name and Address of Reporting Person* <u>FULMER L CRAIG</u>						or Section 30(h) of the Investment Company Act of 1940 2. Issuer Name and Ticker or Trading Symbol LAKELAND FINANCIAL CORP [LKFN] X Director										able)	Reporting Person(s) to Issuer ole) 10% Owner				
(Last) (First) (Middle) 120 W. LEXINGTON					_	3. Date of Earliest Transaction (Month/Day/Year) 07/26/2005									Officer (give title Other (specify below) below)						
(Street) ELKHART IN 46516					_ 4.1										6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting						
(City) (State) (Zip)																Person					
		Та	ble I - Nor	n-Deriv	vativ	ve Se	ecuri	ties	Acquired,	Disp	osed of	f, or Ber	neficia	ally (Owned						
1. Title of	of Security (Instr. 3) Date (Month/Day/Yea						Execu if any	eemed Ition D h/Day/	ear) Code (Instr. 5) 8)			ir. 3, 4 a	, 4 and Securit Benefic Owned Report		ly Ilowing	Form:	Direct I Indirect I str. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
									Code	v	Amount (A) or (D)		Pric	(instr. 3 and		nd 4)					
Common												+			8,331.378				By		
Common Stock															1,300		I		Spouse		
									cquired, D nts, option						wned						
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	Date (Month/Day/Year)	3A. Deemed Execution Da if any (Month/Day/	ate, Ti C	4. Transaction Code (Instr. 8)		of E		Expiration Da	6. Date Exercisable and Expiration Date (Month/Day/Year)			d Amou ies g Securit nd 4)	Derivative Security		9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)		10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficia Ownersh (Instr. 4)		
				c	Code	v	(A)	(D)	Date Exercisable	Exp	iration e	Title	Amour or Numbr of Shares	er							
Phantom Stock	(1)								04/26/2005	04	/26/2015	Common Stock	42			42		D			
	(1)								04/26/2005	-	/26/2015 /12/2015		42 200			42 200		D D			
Stock Phantom										07		Stock Common		0			.6				
Stock Phantom Stock Phantom	(1)								07/12/2005	07	/12/2015	Stock Common Stock Common	200	5.6		200	_	D			
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Stock Phantom Stock Phantom Stock Phantom Stock Phantom Chantom Stock Phantom Chantom Stock Phantom Chantom Stock Phantom Chantom Stock Phantom Stock Phanto	(1) \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0								07/12/2005 01/01/2003 01/07/2003 01/28/2003 04/28/2003 07/10/2003 07/30/2003 10/27/2003 01/16/2004	0 07/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/ 01/	(12/2015 (01/2003 (07/2013 (28/2013 (28/2013 (28/2013 (10/2013 (27/2013 (16/2014	Stock Common Stock Common Stock Common Stock Common Stock Common Stock Common Stock	200 4,775 398. 37.4 37.4 261. 31.5 30 299	0 0 5.6 4 4 5 0 9		200 4,775. 398.6 37.4 37.4 261.5 31.5 30 299	5	D D D D D D D D D D D			
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Stock Phantom Stock Phantom Stock Phantom Chantom C	(1) \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0								07/12/2005 01/01/2003 01/07/2003 01/28/2003 04/28/2003 07/10/2003 07/10/2003 01/27/2003 01/26/2004 01/26/2004 01/26/2004 07/14/2004	0 0	(12/2015 (01/2003 (07/2013 (28/2013 (28/2013 (28/2013 (20/2013 (26/2014 (28/2014 (28/2014 (28/2014	Stock Common Stock Common Stock Common Stock Common Stock Common Stock Common Stock Common Stock	200 4,775 398. 37.4 261. 31.5 30 299 28 37 291	0 1 5.6 1 4 1 4 1 5 1 9 1 1 1		200 4,775. 398.6 37.4 261.5 31.5 30 299 28 37 291	5	D D D D D D D D D D D D D D D D D			

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)															
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		5. Number of		6. Date Exerci Expiration Dat (Month/Day/Ye	te	7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Expiration Exercisable Date T		Title	Amount or Number of Shares				
Phantom Stock	\$0							01/26/2005	01/26/2015	Common Stock	33		33	D	
Phantom Stock	(1)	07/26/2005		Α		35		07/26/2005 ⁽²⁾	07/26/2015 ⁽³⁾	Common Stock	35	\$43.4	35	D	
Stock Options (Right to buy)	\$13.5							06/13/2005	06/13/2010	Common Stock	500		500	D	
Stock Options (Right to buy)	\$13.625							01/09/2006	01/09/2011	Common Stock	1,000		1,000	D	
Stock Options (Right to buy)	\$15.125							02/08/2005	02/08/2010	Common Stock	600		600	D	
Stock Options (Right to buy)	\$19.4375							02/09/2004	02/09/2009	Common Stock	575		575	D	
Stock Options (Right to buy)	\$28							05/12/2003	05/10/2008	Common Stock	925		925	D	
Stock Options (Right to buy)	\$34.37							12/09/2008	12/09/2013	Common Stock	500		500	D	

Explanation of Responses:

1. Each phantom stock unit exersises into 1 share of Common Stock.

2. Phantom stock is exercisable after the directors' retirement as a Board member.

3. Phantom shares expire after the directors' retirement as a Board member.

Teresa A. Bartman, Attorney-

<u>in-Fact</u>

07/26/2005

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

 * If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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