

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  
 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/Year  
 2/2001
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)  
 Director ( ) 10% Owner  
 Officer (give title below) ( ) Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)  
 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-<br>action<br>Date<br><br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code |   | 4. Securities Acquired (A)<br>or Disposed of (D) |     |           | 5. Amount of<br>Securities<br>Beneficially<br>Owned at<br>End of<br>Month | 6. Owner-<br>ship<br>Form:<br>Direct<br>(D) or<br>Indirect<br>(I) | 7. Nature<br>of In-<br>direct<br>Bene-<br>ficial<br>Owner-<br>ship |
|----------------------|---|-----------------------------|---|--|-----|-----------|---|---|--|
|                      |   | Code                        | V | Amount   | A/D | Price     |   |   |  |
| Common Stock         | 02/08/2001  | G                           |   | -1350  | D   | \$14.7500 |   | D   |  |
| Common Stock         | 02/08/2001  | G                           |   | -1350  | D   | \$14.7500 |   | D   |  |
| Common Stock         | 02/08/2001  | G                           |   | -1350  | D   | \$14.7500 |   | D   |  |
| Common Stock         | 02/08/2001  | G                           |   | -85  | D   | \$14.7500 | 93645   | D   |  |

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

| 1.                                 | 2.                          | 3.                                | 4.        | 5. | 6.                 | 7.                                   | 8.                                     | 9.                                 | 10.   | 11.  |   |
|------------------------------------|-----------------------------|-----------------------------------|-----------|----|--------------------|--------------------------------------|--|------------------------------------|---|--|---|
| Title of<br>Derivative<br>Security | Deriv-<br>ative<br>Security | tion Date<br>(Month/<br>Day/Year) | tion Code | V  | Acquired(A)<br>(D) | Date Exercisable<br>(Month/Day/Year) | Amount<br>or<br>Number<br>of<br>Shares | Price of<br>Derivative<br>Security | Number<br>of<br>Deriv-<br>ative<br>Secur-<br>ities<br>Benefi-<br>cially<br>Owned<br>at End<br>of<br>Month | Owner-<br>ship<br>Form of<br>Deriv-<br>ative<br>Secur-<br>ity:<br>Direct<br>(D) or<br>In-<br>direct<br>(I) | Nature<br>of<br>In-<br>ficial<br>Owner-<br>ship |

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
 /s/ R. Douglas Grant

DATE  
 03/22/2001