- 1. Name and Address of Reporting Person DeBatty, Jill A. 1908 Short Ridge Dr. Warsaw, IN 46580

  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 2001

5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
( ) Director ( ) 10% Owner
(X) Officer (give title below) ( ) Other (specify below)

(X) OTTICER (give title below) ( ) other (specify below), Senior Vice President
7. Individual or Joint/Group Filing (Check Applicable Line)
(X) Form filed by One Reporting Person
( ) Form filed by More than One Reporting Person

 ${\it TABLE~I~--~Non-Derivative~Securities~Acquired,~Disposed~of,~or~Beneficially~Owned}$ 

+	+	+	-+		-+		+		+	
1. Title of Security	2. Trans-	3. Trans-	4. Securiti	ies Acquired (A)	5.	Amount of	6.	Owner-	7.	Nature
I	action	action	or Dispo	sed of (D)		Securities	1	ship	1	of In-
İ	Date	Code	İ		İ	Beneficially	ĺ	Form:	ĺ	direct
I	1		İ			Owned at	1	Direct	1	Bene-
İ	(Month/	Ì	İ		İ	End of	ĺ	(D) or	ĺ	ficial
	Day/	1	+	+	-+	Year		Indirect		Owner-
	Year)		Amount	A/D  Price				(I)		ship
+	+	+	-+	+	-+		+		+	

Common Stock 12/31/2001 J 340.473 \$15.2565 404.369 Ι 401k Plan

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

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

Explanation of Responses:

Salary redirection to 401K during 2001.

SIGNATURE OF REPORTING PERSON /s/ Jill A. DeBatty

DATE 01/31/2002