- 1. Name and Address of Reporting Person creignton, Eddle
  7180 W. Aubenubee Drive
  Warsaw, IN 465808988
  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 Creighton, Eddie

2001

- 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-   action   action   Date   Code       (Month/     Day/     Year)	4. Securities Acquired (A)   or Disposed of (D)	5. Amount of   Securities   Beneficially   Owned at   End of -+ Year	6. Owner-  7. Nature     ship   of In-     Form:   direct     Direct   Bene-     (D) or   ficial     Indirect   Owner-     (I)   ship
Common Stock	12/05/2001 P	1000 A \$16.1200	140840	D

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

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

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Eddie Creighton

02/11/2002