

1. Name and Address of Reporting Person
Fulmer, L. Craig
120 W. Lexington, Suite 310
Elkhart, IN 46516
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
12/2002
5. If Amendment, Date of Original (Month/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- action Date (Month/ Day/ Year)	2A.Execu- tion Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned Following Year	6. Owner- ship Form: Direct (D) or Indirect (I)	7. Nature of In- direct Bene- ficial Owner- ship
				Amount	A/D	Price			
Common Stock	12/31/2002		J	188.681	A	\$23.7421	5518.651	D	

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

1.	2.	3.	3A.	4.	5.	6.	7.	8.	9.	10.	11.
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	5. Number of Derivative Securities		7. Title and Amount of Underlying Securities	8. Amount or Number of Shares	9. Price of Derivative Security	10. Number of Deriv- ative Secur- ities Benefi- cially Owned at End of Year	11. Owner- ship Form of Deriv- ative Secur- ity: Direct (D) or In- direct (I)
					Acquired(A)	Disposed(D)					

Explanation of Responses:

Dividend Reinvestment for 2002.

SIGNATURE OF REPORTING PERSON
/s/ Teresa A. Bartman, Attorney-in-fact

DATE
02/07/2003

