- 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

- 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-	2A.Execu-	3. Trans-	4. Securiti	es Acquired	(A) 5. Amount of	6.	Owner-	7.	Nature
	action	action	action	or Dispo	sed of (D)	Securities		ship		of In-
	Date	Date	Code			Beneficially	1	Form:	1	direct
j		İ	İ	ĺ		Owned	İ	Direct	İ	Bene-
	(Month/	(Month/	İ			Following	1	(D) or	1	ficial
j	Day/	Day/	į ·	+	++	+ Year	İ	Indirect	İ	Owner-
į	Year)	Year)	İ	Amount	A/D Price		İ	(I)	İ	ship
+		+	+	+	++	+	-+		+	

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.
ĺ			I	l	ĺ	1		1			Number	Owner-	
İ	İ		İ	ĺ	ĺ	İ		İ			of	ship	İ
İ	İ		İ	ĺ	ĺ	İ		İ			Deriv-	Form of	İ
ĺ			I	1				Title a	nd Amount		ative	Deriv-	
İ	İ		İ	ĺ	ĺ	İ		of Under	rlying		Secur-	ative	Nature
ĺ	Conver-	Trans-	Execu-	l	Number of	1		Securit:	ies		ities	Secur-	of
İ	sion or	action	tion	ĺ	Derivative	Date Exerc	isable	+	+	+	Benefi-	lity:	In-
ĺ	Exercise	Date	Date	l	Securities	and Expira	tion Date	1	Amount		cially	Direct	direct
İ	Price of		İ	Transac-	Acquired(A)	(Month/Day	/Year)	İ	or		Owned	(D) or	Bene-
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+	+	+	Number	Price of	l	In-	ficial
Derivative	ative	Day/	Day/	-	+	+Date Exer-	Expira-	1	of	Derivative	at End	direct	Owner-
Security	Security	Year)	Year)	1	(A) (D)	cisable	tion Date	Title	Shares	Security	of Year	(I)	ship

Explanation of Responses:

Dividend Reinvestment for 2002.

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

DATE 02/07/2003