1. Name and Address of Reporting Person Grant, R. Douglas 6162 E Elwood St Syracuse, IN 46567 Issuer Name and Ticker or Trading Symbol Lakeland Financial Corporation (LKFN)
 IRS or Social Security Number of Reporting Person (Voluntary)
 Statement for Month/Year

- 2/2002
- 2/2002
 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	action Date (Month/ Day/ -	3. Tran acti Code Code	on +	4. Securiti or Dispo Amount	sed of +	· · ·	+ 5. + 	Amount of Securities Beneficially Owned at End of Month	+ 6. 	Owner- ship Form: Direct (D) or Indirect (I)	Nature of In- direct Bene- ficial Owner- ship
Common Stock Common Stock Common Stock Common Stock	02/26/2002 02/26/2002 02/26/2002	G	+	-1000 -1000 -1000	D D D D	\$20.1000 \$20.1000 \$20.1000 \$20.1000	98:	198 D	+ D D		 +

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			Number	Owner-	I I
	1		1			1			of	ship	
	1		1			1			Deriv-	Form of	
	1		1			Title a	nd Amount		ative	Deriv-	I I
	1		1			of Unde	rlying		Secur-	ative	Nature
	Conver-		1	Number of		Securit	ies		ities	Secur-	of
	sion or		1	Derivative	Date Exercisable	+	+	+	Benefi-	ity:	In-
	Exercise		1	Securities	and Expiration Date	1	Amount		cially	Direct	direct
	Price of	Transac-	Transac-	Acquired(A)	(Month/Day/Year)	1	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-	1	of	Derivative	of	direct	Owner-
Security	Security	Day/Year)	Code V	(A) (D)	cisable tion Date	Title	Shares	Security	Month	(I)	ship
+	. + ·	+	+	++	+	. +	+	+	+	+	++

Explanation of Responses:

Number of shares adjusted to reflect actual number of shares held, which were previously incorrectly reported due to an accounting error.

SIGNATURE OF REPORTING PERSON /s/ R. Douglas Grant

DATE 03/14/2002