

Edgar Filing: LAKELAND FINANCIAL CORP - Form 4

LAKELAND FINANCIAL CORP

Form 4

November 13, 2002

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/Day/Year
11/13/2002
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 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- action Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Code V Amount A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock	11/13/2002		P	210.97 A \$23.7000	5329.9

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

1.	2.	3.	3A.	4.	5.	6.	7.	
Title of Derivative Security	Deriv- ative Security	Conver- sion or Exercise Price of	Trans- action Date (Month/ Day/ Year)	Execu- tion Date (Month/ Day/ Year)	Transac- tion Code (A) (D)	Number of Derivative Securities Acquired (A) Disposed (D)	Date Exercis- able and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities Amount or Number of Shares

Explanation of Responses:

SIGNATURE OF REPORTING PERSON
/s/ Teresa A. Bartman

DATE
11/13/2002