- 1. Name and Address of Reporting Person DeBatty, Jill A. 1908 Short Ridge Dr. Warsaw, IN 46580
  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

1272002

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

( ) Director ( ) 10% Owner

(X) Officer (give title below) ( ) Other (specify below) (X) OTTICER (give title below) ( ) other (specify below), Senior Vice President
7. Individual or Joint/Group Filing (Check Applicable Line)
(X) Form filed by One Reporting Person
( ) Form filed by More than One Reporting Person

 $\label{total continuous} \mbox{ TABLE I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned}$ 

1. Title of Security	++		+	+		+	+	+	+
Date Date Code Beneficially Form: direct	1. Title of Security  2	2. Trans-	2A.Execu-  3.	Trans- 4.	Securities Acquired	(A) 5. Amount of	6. Owner-	7. Nature	ĺ
		action	action	action	or Disposed of (D)	Securities	ship	of In-	
(Month/   (Month/		Date	Date	Code		Beneficially	Form:	direct	- 1
	i i		i i	ĺ		Owned	Direct	Bene-	Ì
	į į	(Month/	(Month/	ĺ		Following	(D) or	ficial	Ì
Day/		Day/	Day/	+		+ Year	Indirect	Owner-	
Year)		Year)	Year)	Am	nount  A/D Price		(I)	ship	
++	++		+			+	+	+	+

Common Stock 12/31/2002 213.092 A \$23.7421 617.461 I 401k Plan

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

+	+	+	+	+	+	-+		+		+	+	+	++
11.	2.	3.	3A.	4.	5.	6.		7.		8.	9.	10.	11.
				[							Number	Owner-	
				1							of	ship	1 1
		1	1	I							Deriv-	Form of	
	1	1	1	I		1		Title a	nd Amount		ative	Deriv-	1 1
		1	1	I		1		of Unde	rlying	l	Secur-	ative	Nature
İ	Conver-	Trans-	Execu-	İ	Number of	İ		Securit	ies	ĺ	ities	Secur-	of
İ	sion or	action	tion	İ	Derivative	Date Exerc	isable	+	+	+	Benefi-	ity:	In-
	Exercise	Date	Date	I	Securities	and Expira	tion Date		Amount		cially	Direct	direct
	Price of	1	1	Transac-	Acquired(A	) (Month/Day	/Year)		or		Owned	(D) or	Bene-
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D	)+	+	+	Number	Price of	1	In-	ficial
Derivative	ative	Day/	Day/	1	+	-+Date Exer-	Expira-		of	Derivative	at End	direct	Owner-
Security	Security	Year)	Year)	I	(A)  (D)	cisable	tion Date	Title	Shares	Security	of Year	(I)	ship
10000. 20)	10000. 20)	1.00.	1.00.	1	1(,,) 1(2)	10100010	reson baco	1.2020	10	10000. 209	10	1 ( - )	10=6

Explanation of Responses:

Salary redirection to 401(k) plan during 2002.

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

DATE 02/07/2003