

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
2001
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	2. Transaction Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)			5. Amount of Securities Beneficially Owned at End of Year	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Ownership: direct, beneficial, or other
			Amount	A/D	Price			
Common Stock	03/21/2001 P		405	A	\$14.4375		D	
Common Stock	03/27/2001 P		590	A	\$12.0000		D	
Common Stock	12/31/2001 J		655	A	\$15.2565	5119	D	

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

1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	
Title of Derivative Security	Conversion or Exercise Price of Derivative Security	Transaction Date (Month/Day/Year)	Transaction Code	Number of Derivative Securities Acquired (A) or Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities	Amount or Number of Derivative Security	Price of Derivative Security at End of Year	Number of Derivative Securities Beneficially Owned at End of Year	Ownership Form: Direct (D) or Indirect (I)	Nature of Ownership: direct, beneficial, or other

Explanation of Responses:

Dividend reinvestment for 2001.

SIGNATURE OF REPORTING PERSON
/s/ L. Craig Fulmer

DATE
02/13/2002

