

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0287
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1. Name and Address of Reporting Person* TUCKER TERRY L			2. Issuer Name and Ticker or Trading Symbol LAKELAND FINANCIAL CORP [LKFN]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 02/06/2007			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
1510 COUNTRY CLUB DR			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)	(City)	(State)	(Zip)					
WARSAW	IN	46580						

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock								10,560	D	
Common Stock								3,832	I	by Mother

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					
Phantom Stock	(1)							07/12/2005	07/12/2015	Common Stock	514	514	D	
Phantom Stock	(1)							07/26/2005	07/26/2015	Common Stock	64	64	D	
Phantom Stock	(1)							10/25/2005	10/25/2005	Common Stock	74	74	D	
Phantom Stock	(1)							04/26/2005	04/26/2015	Common Stock	76	76	D	
Phantom Stock	\$0							01/28/2003	01/28/2013	Common Stock	67.6	67.6	D	
Phantom Stock	\$0							01/01/2003	01/01/2003	Common Stock	8,756.4	8,756.4	D	
Phantom Stock	\$0							10/26/2004	10/26/2014	Common Stock	68	68	D	
Phantom Stock	\$0							01/26/2005	01/26/2015	Common Stock	60	60	D	
Phantom Stock	\$0							10/27/2003	10/27/2013	Common Stock	56	56	D	
Phantom Stock	\$0							01/16/2004	01/16/2014	Common Stock	553	553	D	
Phantom Stock	\$0							04/28/2003	04/28/2013	Common Stock	67.4	67.4	D	
Phantom Stock	\$0							07/10/2003	07/10/2013	Common Stock	529	529	D	
Phantom Stock	\$0							07/30/2003	07/30/2013	Common Stock	56	56	D	
Phantom Stock	\$0							07/14/2004	07/14/2014	Common Stock	524	524	D	
Phantom Stock	\$0							01/26/2004	01/26/2014	Common Stock	52	52	D	

