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LAKELAND FINANCIAL CORP

Form 4

March 13, 2003

- Name and Address of Reporting Person Ross, Steven D. 187 Ems T46 Lane Leesburg, IN 46538
- 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 03/12/2003
- 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		2A.Execu-	3. Trans- action Code	- 4. Securiti	ies Acquired osed of (D)	
 	Day/ Year)	Day/ Year)	++ Code V	Amount	-++ A/D Price -++	+Report Transa
Common Stock	03/12/2003	ı	Р	535	A \$25.0000	0 2147

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

+	+	+	+	+	+	+		+	
11.	12.	3.	3A.	4.	15.	16.		17.	
	[[
	1								
	1		1						
	1		I	l				Title a	nd Amount
	I		1	l				of Unde	rlying
	Conver-	Trans-	Execu-	l	Number of			Securit	ies
	sion or	action	tion	l	Derivative	Date Exercisal	ble -	+	+
	Exercise	Date	Date	l	Securities	and Expiration	n Date		Amount
	Price of		1	Transac-	Acquired(A)	(Month/Day/Yea	ar)	l	or
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+		+	Number
Derivative	ative	Day/	Day/	++	-+	+Date Exer- Exp	pira-		of
Security	Security	Year)	Year)	Code V	(A) (D)	cisable tio	on Date	Title	Shares
+	+	+	+	++	-+	++		+	+

Stock	\$12.375	07/11/2010	Common
Options			Stock
(Right to			
buy)			

Stock \$13.625 01/09/2011 Common

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Options (Right to buy)

Stock

Explanation of Responses:

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

DATE 03/13/2003