## Edgar Filing: LAKELAND FINANCIAL CORP - Form 4

## LAKELAND FINANCIAL CORP

## Form 4

## January 08, 2003

- Name and Address of Reporting Person Ludwig, Allan J. 55755 County Road 27 Bristol, IN 46507
- 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 01/07/2003
- 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

Day/   Day/ ++Report	Title of Security	action Date  (Month/ Day/ Year)	action Date  (Month/ Day/ Year)	action    Code           ++	ount  A/D Price	Securi  Benefi  Owned  Follow +Report  Transa
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TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

+	+	+	+	+	+		+		+	
11.	12.	3.	3A.	4.	15.		16.		17.	
		l	l							
		l	l	l						
		l	l		- 1					
1		l	l						Title a	nd Amount
1		l	l	l	1				of Unde	rlying
1	Conver-	Trans-	Execu-	l	Num	ber of			Securit	ies
1	sion or	action	tion	l	Der	ivative	Date Exerc	isable	+	+
1	Exercise	Date	Date	l	Sec	urities	and Expira	tion Date		Amount
	Price of	l	l	Transac-	-  Acq	uired(A)	(Month/Day	/Year)		or
Title of	Deriv-	(Month/	(Month/	tion Cod	de Dis	posed(D)	+	+	+	Number
Derivative	ative	Day/	Day/ -	++-	+	+	+Date Exer-	Expira-		of
Security	Security	Year)	Year)	Code  T	7   (A)	(D)	cisable	tion Date	Title	Shares
+	+	+	+	++-	+	+	+	+	+	+

Phantom \$0