

Edgar Filing: LAKELAND FINANCIAL CORP - Form 4

LAKELAND FINANCIAL CORP

Form 4

April 29, 2003

1. Name and Address of Reporting Person
Ludwig, Allan J.
55755 County Road 27
Bristol, IN 46507
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/Day/Year
04/28/2003
5. If Amendment, Date of Original (Month/Day/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 Director 10% Owner
 Officer (give title below) Other (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
 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. Trans- action Date (Month/ Day/ Year)	2A. Execu- tion Date (Month/ Day/ Year)	3. Trans- action Code	4. Securities Acquired (A) or Disposed of (D) Amount A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
Common Stock	04/28/2003		P	31.7 A \$26.4700	25523.
Common Stock					2000

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

1.	2.	3.	3A.	4.	5.	6.	7.
Title of Derivative Security	Deriv- ative Security	(Month/ Day/ Year)	(Month/ Day/ Year)	Transac- tion Code	Number of Derivative Securities Acquired (A) Disposed (D)	Date Exercisable and Expiration Date (Month/Day/Year)	Title and Amount of Underlying Securities or Number of Shares
Stock Options (Right to buy)	\$13.5					06/13/2010	Common Stock
Stock	\$13.625					01/09/2011	Common

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Options (Right to buy)			Stock
Stock	\$15.125	02/08/2010	Common Stock
Options (Right to buy)			
Stock	\$19.4375	02/09/2009	Common Stock
Options (Right to buy)			
Stock	\$28	05/10/2008	Common Stock
Options (Right to buy)			
Phantom Stock	\$0	01/01/2003	Common Stock
Phantom Stock	\$0	01/07/2013	Common Stock
Phantom Stock	\$0	01/28/2013	Common Stock

Explanation of Responses:

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

DATE
04/29/2003