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LAKELAND FINANCIAL CORP

Form 4

November 13, 2002

- Name and Address of Reporting Person Fulmer, L. Craig 120 W. Lexington, Suite 310 Elkhart, IN 46516
- 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 11/13/2002
- 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. Trans- 2A.Execu- action action		Disposed of (D)	Securi
	Date Date	Code		Benefi Owned
	(Month/ (Month/	·		Follow
	Day/ Day/ Year) Year)		+ A/D Price	Report- Transa
+	-+	+	++	-+
Common Stock	11/13/2002	P 210.97	A \$23.7000	5329.9

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

+	+	+	+	+	+	+	+	
11.	12.	3.	3A.	4 .	15.	16.	7.	
		l	1		1			
1	1			I	1		1	
		1	1	1	1			
1		I	1	l	1	1	Title a	and Amount
1	1		I	l	1	I	of Und	erlying
1	Conver-	Trans-	Execu-	l	Number of	I	Securi	ties
1	sion or	action	tion	l	Derivative	Date Exercisable	+	-+
1	Exercise	Date	Date	l	Securities	and Expiration Date		Amount
1	Price of		I	Transac-	Acquired(A)	(Month/Day/Year)		or
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+	+	Number
Derivative	ative	Day/	Day/	++	+	+Date Exer- Expira-		of
Security	Security	Year)	Year)	Code V	(A) (D)	cisable tion Dat	e Title	Shares
	1					i i		

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Teresa A. Bartman

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DATE 11/13/2002