

LAKELAND FINANCIAL CORP

Form 4

January 08, 2003

- 1. Name and Address of Reporting Person
Grant, R. Douglas
6162 E Elwood St
Syracuse, IN 46567
- 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
01/07/2003
- 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. Transaction Date (Month/Day/Year)	2A. Execution Date (Month/Day/Year)	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D)	5. Amount	6. Price	7. Title	8. Shares

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

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Execution Date (Month/Day/Year)	4. Transaction Code	5. Date Acquired (A) or Disposed (D)	6. Number of Derivative Securities Acquired (A) or Disposed (D)	7. Date Exercisable and Expiration Date (Month/Day/Year)	8. Title of Derivative Security	9. Amount or Number of Shares
Phantom	\$0								