BARTELS ROBERT E JR Form 4 December 16, 2002 1. Name and Address of Reporting Person Bartels, Jr, Robert E. Martin's Super Markets P.O. Box 2709 South Bend, IN 46680 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 12/12/2002 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 	<pre> 2. Trans- 2A.Execu- action action Date Date (Month/ (Month/ Day/ Day/ Year) Year)</pre>	3. Trans- 4. action Code ++	. Securities Acquired (A) or Disposed of (D)	5. Amo Securi Benefi Owned Follow +Report Transa
Common Stock	12/12/2002			100

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

+	+	+	+	+	++			+	
	•			4.		6.		7.	
		I	l						
	1	1						1	
	1	l						1	
		1						Title a	nd Amount
				l				of Unde	rlying
	Conver-	Trans-	Execu-		Number of			Securit	ies
	sion or	action	tion		Derivative	Date Exerc	isable	+	+
	Exercise	Date	Date		Securities	and Expirat	tion Date		Amount
	Price of	1		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 Date	Title	Shares
+	+	+	+	++	+++	+	+	+	+

Explanation of Responses:

SIGNATURE OF REPORTING PERSON

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/s/ Teresa A. Bartman, Attorney-in-fact

DATE 12/16/2002