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LAKELAND FINANCIAL CORP

Form 4

April 23, 2003

 Name and Address of Reporting Person Steininger, Donald B. 6914 Woodcroft Fort Wayne, IN 46804

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 04/23/2003
- 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

+						
1. Title of Security	2. Trans- action Date (Month/ Day/ Year)	2A.Execu- action Date (Month/ Day/ Year)	3. Trans- 4 action Code	4. Securities Ador Disposed of Disposed of Disposed of Disposed of Disposed of Dispose o	cquired (A) of (D)	5. Amo Securi Benefi Owned Follow +Report Transa
Common Stock	04/23/2003	+		3000 A		9300 700

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

+	+	·	+	+	+	+	+	
	•	•	3A.	•	•	16.	7.	
			[1	
			1		[1	
			1		1	1	1	
		l	I		1		Title a	nd Amount
				I	1	1	of Unde	rlying
	Conver-	Trans-	Execu-		Number of		Securit	ies
	sion or	action	tion		Derivative	Date Exercisable	+	+
	Exercise	Date	Date		Securities	and Expiration Date	1	Amount
	Price of		I	Transac-	Acquired(A)	(Month/Day/Year)	1	or
Title of	Deriv-	(Month/	(Month/	tion Code	Disposed(D)	+	+	Number
Derivative	ative	Day/	Day/	++	+	+Date Exer- Expira-	1	of
Security	Security	Year)	Year)	Code V	(A) (D)	cisable tion Date	Title	Shares
+	+	L	+	++	++	+	+	+

Stock \$14.25 Options (Right to buy) 06/12/2011 Common Stock

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Explanation of Responses:

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

DATE 04/23/2003