

Edgar Filing: LAKELAND FINANCIAL CORP - Form 4

LAKELAND FINANCIAL CORP

Form 4

January 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  
01/28/2003
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-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 2A.Execu-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code | 4. Securities Acquired (A)<br>or Disposed of (D) | 5. Amo<br>Securi<br>Benefi<br>Owned<br>Follow<br>Report<br>Transa |
|----------------------|---|---|-----------------------------|--|---|
|                      |   |   |                             | V   Amount   A/D   Price                         |   |
|                      |   |   |                             |  |   |

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

| 1.                                 | 2.   | 3.                       | 3A.                      | 4.                    | 5.  | 6.  | 7.  |
|------------------------------------|--|--------------------------|--------------------------|-----------------------|---|---|---|
|                                    | Conver-<br>sion or<br>Exercise<br>Price of | Trans-<br>action<br>Date | Execu-<br>tion<br>Date   |                       | Number of<br>Derivative<br>Securities<br>Acquired(A)<br>Disposed(D) | Date Exercisable<br>and Expiration Date<br>(Month/Day/Year) | Title and Amount<br>of Underlying<br>Securities<br>Amount<br>or<br>Number<br>of<br>Shares |
| Title of<br>Derivative<br>Security | Deriv-<br>ative                            | (Month/<br>Day/<br>Year) | (Month/<br>Day/<br>Year) | Transac-<br>tion Code | (A)   (D)   | Date Exer-<br>cisable<br>  Expira-<br>tion Date             | Title   Shares  |
| Phantom                            | \$0  |                          |                          |                       |   |   |   |