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LAKELAND FINANCIAL CORP  
 Form 4  
 March 09, 2001

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 WASHINGTON, DC 20549  
 FORM 4  
 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

( ) Check this box if no longer subject to Section 16.

1. Name and Address of Reporting Person  
 Kubacki, Michael L.  
 1401 E North Shore Drive  
 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/Year  
 2/2001
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)  
 President
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. Trans-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 3. Trans-<br>action<br>Code<br> V | 4. Securities Acquired (A)<br>or Disposed of (D) |     |           | 5. Amou<br>Secu<br>Bene<br>Owe<br>End<br>Mont |
|----------------------|---|-----------------------------------|--|-----|-----------|---|
|                      |   | Code                              | Amount   | A/D | Price     |   |
| Common Stock         | 02/07/2001  | P                                 | 1000   | A   | \$14.7500 |   |
| Common Stock         | 02/15/2001  | P                                 | 1000   | A   | \$15.7300 | 29200   |

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

| 1.       | 2.       | 3.        | 4.        | 5.           | 6.         | 7.                  | 8.     |
|----------|----------|-----------|-----------|--------------|------------|---------------------|--------|
| Title of | Deriv-   | tion Date | tion Code | Disposed (D) | Number of  | Date Exercisable    | Amount |
|          | Conver-  | tion Date | tion Code | Disposed (D) | Derivative | and Expiration Date | or     |
|          | sion or  |           |           |              | Securities | (Month/Day/Year)    | Number |
|          | Exercise |           |           |              |            |                     |        |
|          | Price of | tion Date | tion Code | Disposed (D) |            |                     |        |
|          | Deriv-   |           |           |              |            |                     |        |

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| Derivative<br>Security | ative<br>Security | (Month/<br>Day/Year) | +-----+---+-----+-----+<br>Code | V | (A) | (D) | Date Exer-<br>cisable | Expira-<br>tion Date | Title | of<br>Shares | D<br> S |
|------------------------|-------------------|----------------------|---------------------------------|---|-----|-----|-----------------------|----------------------|-------|--------------|---------|
|------------------------|-------------------|----------------------|---------------------------------|---|-----|-----|-----------------------|----------------------|-------|--------------|---------|

Explanation of Responses:

SIGNATURE OF REPORTING PERSON  
/s/ Michael L. Kubacki

DATE  
03/09/2001