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LAKELAND FINANCIAL CORP
Form 5
January 31, 2002
      1. Name and Address of Reporting Person
        Soltis, Frank A.
         1057 Parkwood Dr
        Nappanee, IN 46550
      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
         2001
      5. If Amendment, Date of Original (Month/Day/Year)
      6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
         () Director () 10% Owner
         (X) Officer (give title below) ( ) Other (specify below)
         Senior Vice President
      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
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1. Title of Security	2. Trans-	3. Trans-	4. Securitie	es Acquired (A)	5. Amo
	action	action	or Disposed of (D)		Sec
	Date	Code			Ber
		1			Owr
	(Month/	1			Enc
	Day/	1	++	+	+ Yea
	Year)	1	Amount	A/D Price	
+	+	+	++	+	+

Common Stock

12/31/2001 J