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LAKELAND FINANCIAL CORP

Form 5

February 11, 2002

 Name and Address of Reporting Person Creighton, Eddie
 7180 W. Aubenubee Drive

- Warsaw, IN 465808988
 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)
 - (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		+	
	'	2. Trans- 3. Trans- action action Date Code (Month/	4. Securities Acquired (A) or Disposed of (D)	5. Amou Secu Bene Owne End
Common Stock 12/05/2001 P 1000 A \$16.1200			+	·

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

1.	+ 2.	+ 3.	+ 4 .	+ 5.	+ 6.		+ 7 .	
	 	 	 	 	 		•	nd Amount
	Conver-	'		Number of	 	1. 1	of Under	<u> </u>
	sion or Exercise	I		Derivative Securities	and Expirat	tion Date	•	Amount
Title of	Deriv-	tion Date	tion Code	Acquired(A) Disposed(D)	+	+	+	or Number
Derivative Security		(Month/ Day/Year) 		++ (A) (D)		-		of Shares

Explanation of Responses:

SIGNATURE OF REPORTING PERSON /s/ Eddie Creighton

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DATE 02/11/2002