

LAKELAND FINANCIAL CORP

Form 4/A

April 29, 2003

1. Name and Address of Reporting Person
Pletcher, Richard L.
1102 Northwood Drive
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/Day/Year
04/28/2003 R1
5. If Amendment, Date of Original (Month/Day/Year)
04/29/2003
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- action Code V	4. Securities Acquired (A) or Disposed of (D) Amount A/D Price	5. Amo Securi Benefi Owned Follow Report Transa
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TABLE II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.	2.	3.	3A.	4.	5.	6.	7.
							Title and Amount of Underlying Securities
	Conversion or Exercise Price of	Trans- action Date (Month/ Day/ Year)	Execu- tion Date (Month/ Day/ Year)		Number of Derivative Securities Acquired (A) Disposed (D) V (A) (D)	Date Exercisable and Expiration Date (Month/Day/Year) Date Exer- Expira- tion Date	Amount or Number of Shares

Stock Options (Right to buy)	\$13.5	06/13/2010	Common Stock
Stock Options	\$13.625	01/09/2011	Common Stock

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(Right to buy)													
Stock	\$15.125					02/08/2010	Common						
Options							Stock						
(Right to buy)													
Stock	\$19.4375					02/09/2009	Common						
Options							Stock						
(Right to buy)													
Stock	\$28					05/10/2008	Common						
Options							Stock						
(Right to buy)													
Phantom	\$0					01/01/2003	Common						
Stock							Stock						
Phantom	\$0					01/07/2013	Common						
Stock							Stock						
Phantom	\$0					01/28/2013	Common						
Stock							Stock						
Phantom	\$0F1	04/28/2	A	54.1	04/28/2003	04/28/2013	Common	54.1					
Stock		003			F2	F3	Stock						

Explanation of Responses: