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LAKELAND FINANCIAL CORP

Form 4/A

April 29, 2003

- Name and Address of Reporting Person Helvey, Jerry L.
 2808 E Turnberry Road Warsaw, IN 46580
- 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. Tr | ans- | 2A | .Execu- | 13. | Trans- | 4. | Securitie | es A | cquired | (A) | 5. Amo |
| | ac | tion | | action | | action | | or Dispos | sed o | of (D) | - 1 | Securi |
| | Da | te | | Date | | Code | | | | | | Benefi |
| | | | | | | | | | | | | Owned |
| | (Mo | nth/ | | (Month/ | | | | | | | | Follow |
| | Da | у/ | | Day/ | + | + | + | + | | + | + | -Report |
| | Ye | ar) | | Year) | Coc | de V | Amc | ount | A/D | Price | - 1 | Transa |
| + | + | | + | | + | + | + | + | | + | 4 | |

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

| + | + | + | + | + | + | + | + | |
|------------|----------|---------|---------|-----------|-------------|---------------------|------------|----------|
| 11. | 12. | 3. | 3A. | 4. | 15. | 16. | 17. | |
| | | | | | | | | |
| | | | l | | | | | |
| | | | | | | | | |
| 1 | | l | l | | | | Title and | Amount |
| | | | I | | | | of Underly | /ing |
| | Conver- | Trans- | Execu- | | Number of | | Securities | 3 |
| | sion or | action | tion | | Derivative | Date Exercisable | ++ | |
| 1 | Exercise | Date | Date | | Securities | and Expiration Date | An | nount |
| 1 | Price of | l | I | Transac- | Acquired(A) | (Month/Day/Year) | | <u>-</u> |
| Title of | Deriv- | (Month/ | (Month/ | tion Code | Disposed(D) | + | + Nu | ımber |
| Derivative | ative | Day/ | Day/ - | ++ | + | +Date Exer- Expira- | of | |
| Security | Security | Year) | Year) | Code V | (A) (D) | cisable tion Date | Title Sh | nares |
| + | + | + | + | + | + | + | ++ | |
| | | | | | | | | |

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

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| (Right to buy) Stock Options (Right to buy) | \$15.125 | | | | | 02/08/2010 | Common Stock | |
|---|-----------|----------------|---|------|------------------|------------------|-----------------|------|
| Stock Options (Right to buy) | \$19.4375 | 5 | | | | 02/09/2009 | Common Stock | |
| Stock Options (Right to buy) | \$28 | | | | | 05/10/2008 | Common Stock | |
| Phantom Stock | \$0 | | | | | 01/01/2003 | Common Stock | |
| Phantom Stock | \$0 | | | | | 01/07/2013 | Common Stock | |
| Phantom Stock | \$0 | | | | | 01/28/2013 | Common Stock | |
| Phantom Stock | \$0F1 | 04/28/2 003 | A | 88.3 | 04/28/2003 F2 | 04/28/2013 F3 | Common Stock | 88.3 |

Explanation of Responses: