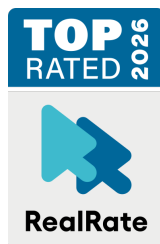


RealRate Seal Subscription

RealRate Inc.
2040 Martin Ave., Santa Clara, California 95050, USA
Via email to: holger.bartel@realrate.ai

We subscribe to the State Banks RealRate rating for Lakeland Financial CORP. The subscription comprises the annual rating update. The invoice will be sent annually, provided that a TOP rating is achieved again. The subscription can be cancelled by written letter, effective for the following year.



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Item	2026 US State Banks RealRate rating seal for Lakeland Financial CORP
Amount	USD 9,900
Order no.	2026-0000721994

Amounts payable by Customer are exclusive of taxes. Customer is responsible for all his taxes and will pay such amounts invoiced by RealRate.

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The electronic RealRate rating seal and the invoice will be sent to
Delivery email

Lakeland Financial CORP

Date, location, name