

HOW TO LOCATE THE CITY OF LAKELAND'S CAFR ONLINE

The City of Lakeland publishes its CAFR on the internet through the "DAC" website. As stated on its web site, "DAC, an Ernst & Young LLP Company, specializes exclusively in investor relations programs and compliance reporting for the municipal securities industry."

To view or download the City of Lakeland's CAFR and other filed documents on DACs website you will need Adobe Acrobat Reader® since all documents are in PDF format.

1. Load Internet Explorer (or other web browser), type the DAC web address into the address bar, and click "GO". DACs web address follows:

http://www.dac-ey.com

2. Once the web page loads, under "DAC for Investors" click on "REGISTER":



3. The following registration screen will appear. Enter the required information on this screen and submit it.

An asterisk () indicates a required field.

Your Identification	
First Name	<input type="text"/>
Middle Name	<input type="text"/>
Last Name	<input type="text"/>
Position/Title	<input type="text"/>
*Username	<input type="text"/>
6-20 characters	
*Password	<input type="text"/>
*Re-enter Password	<input type="text"/>
6-20 characters	
Address Information	
*Organization	<input type="text"/>
Address 1	<input type="text"/>
Address 2	<input type="text"/>
City/State	<input type="text"/> -- <input type="text"/>
Zip Code	<input type="text"/>
*Email	<input type="text"/>
Website	<input type="text"/>
Telephone/Ext.	<input type="text"/> <input type="text"/>
e.g. 000-000-0000	
Fax	<input type="text"/>
e.g. 000-000-0000	

HOW TO LOCATE THE CITY OF LAKELAND'S CAFR ONLINE

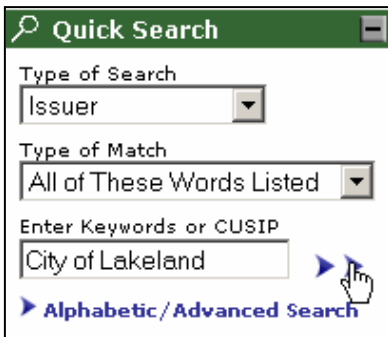
4. After submitting your information, DAC will e-mail an authorization to the e-mail address supplied when registering. Once you receive this information, click "LOG IN" under "DAC for Investors":



5. Enter your user name and password into the appropriate boxes and click "LOGIN".

A form titled "Existing Users". It contains two input fields: "Username" and "Password". Below the fields is a blue button labeled "LOGIN" with a right-pointing arrow.

6. Click "Continue" at the disclosure screen that follows.
7. Under "Quick Search" in "Type of Search" select "Issuer" from the drop down box.
8. In "Type of Match" select "All of These Words Listed" from the drop down box.
9. In "Enter Keywords or CUSIP" type "City of Lakeland" (without the quotation marks).
10. Click the double blue arrows to begin the search (see the pointing hand below):



HOW TO LOCATE THE CITY OF LAKELAND'S CAFR ONLINE

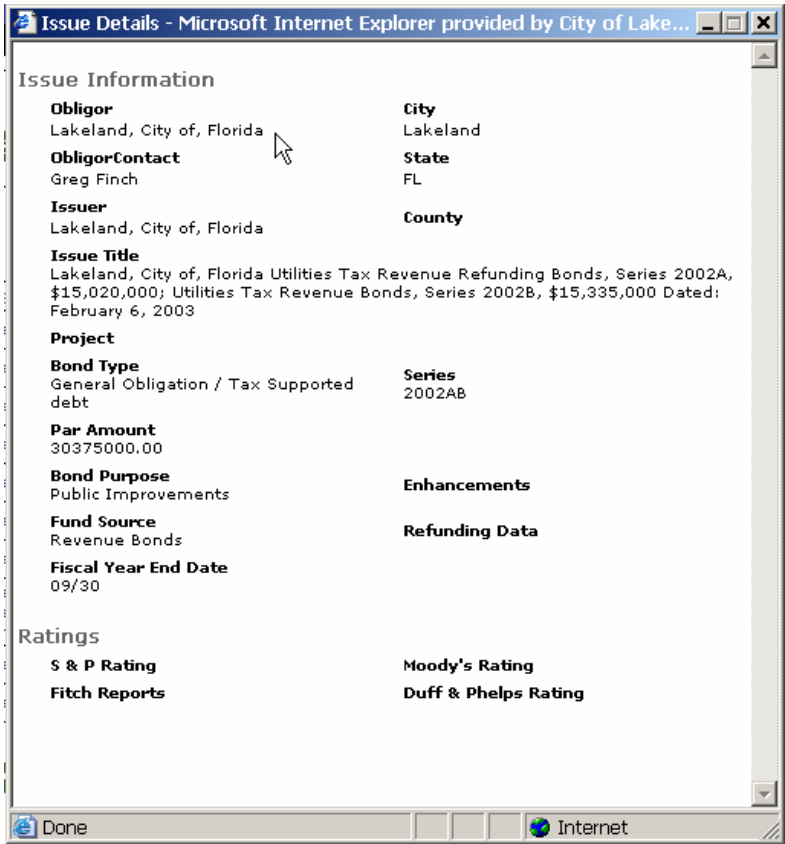
11. Once the search is completed, the “hits” or matches will be listed on the right side of the screen. Click on one of these hyperlinks as shown below (for this illustration the link you choose does not matter):

Quick Search	Alphabetic Search
Type of Search Issuer	Displaying Results 1 to 2 of 2
Type of Match All of These Words Listed	1 Lakeland, City of, Florida
Enter Keywords or CUSIP City of Lakeland	2 Lakeland, Florida, City of
Alphabetic/Advanced Search	

12. A listing of various bond issues will appear. Make sure that the description of the bonds listed indicates that the bond issues are related to the City of Lakeland. To be certain, click the “Details” hyperlink at the right of one of the bond issues (see the pointing hand below).

Alphabetic Search	
* Click on an Issue to view related Bond information or Show All	
* Check Issue(s) and select from the drop down to add to your Portfolio.	
Add Checked Issue(s) to	<input type="text" value="Recent Additions"/> >>
Check	Select Issue ▲▼
1 <input type="checkbox"/>	Lakeland, City of, Florida Utilities Tax Revenue Refunding Bonds, Series 2002A, \$15,020,000; Utilities Tax Revenue Bonds, Series 2002B, \$15,335,000 Dated: February 6, 2003 Details
2 <input type="checkbox"/>	Lakeland, City of, Florida, Tourist Development Tax and Utilities Revenue Refunding Bonds, Series 2002C, \$5,660,000 Dated: February 6, 2003 Details
3 <input type="checkbox"/>	Lakeland, City of, Florida Energy System Variable Rate Refunding Revenue Bonds, Series 2003, \$47,860,000 Dated: January 22, 2003 Details
4 <input type="checkbox"/>	Lakeland, City of, Florida Water and Wastewater Revenue Refunding and Improvement Bonds, Series 2002, \$72,755,000 Dated: August 29, 2002 Details
5 <input type="checkbox"/>	Lakeland, City of, Florida Energy System Revenue Bonds, Series 2001B, \$30,000,000 Dated: May 1, 2001 Details
6 <input type="checkbox"/>	Lakeland, City of, Florida Energy System Variable Rate Revenue Bonds, Series 2001A, \$90,000,000 Dated: April 11, 2001 Details
7 <input type="checkbox"/>	Lakeland, City of, Florida Energy System Revenue Bonds, Series 2000B, \$41,825,000 Dated: November 15, 2000 Details
8 <input type="checkbox"/>	Lakeland, City of, Florida Electric and Water Revenue Bonds (Junior Subordinate Lien), Refunding Series 1996 for Lakeland, City of, Florida Energy System Refunding Revenue Bonds, Series 1999B; Lakeland, City of, Florida Electric and Water Revenue Bonds (Junior Subordinate Lien), Refunding Series 1996B for Lakeland, City of, Florida Energy System Refunding Revenue Bonds, Series 1999C; \$214,235,000 Dated: May 13, 1999 Details
9 <input type="checkbox"/>	Lakeland, City of, Florida Electric and Water Refunding Revenue Bonds, Series 1999A, \$195,635,408.60 Dated: April 1, 1999 Details
10 <input type="checkbox"/>	Lakeland, City of, Florida Capital Improvement Revenue Refunding Bonds, Series 1997, \$45,700,000 Dated: July 15, 1997 Details

13. A new window will open containing certain details about the bond issue. The “Obligor” listed should be the City of Lakeland. If the “Obligor” is not the City of Lakeland, close the “Issue Details” window, click “Back” to the screen shown in step 11, and try a different match.



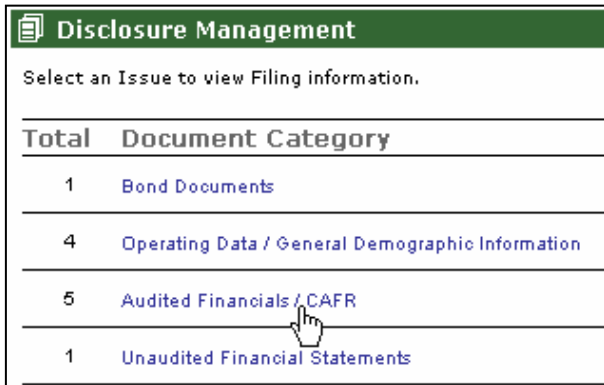
14. Close the “Issue Details” window (pictured above), then click directly on one of the bond issue names as shown below.

NOTE: Depending upon your “click” choices you may see a different list.

Alphabetic Search	
* Click on an Issue to view related Bond information or	
* Check Issue(s) and select from the drop down to add to your Portfolio.	
Add Checked Issue(s) to	Recent Additions ▾ ▶▶
Check	Select Issue ▲ ▾
1	<input type="checkbox"/> Lakeland, City of, Florida Utilities Tax Revenue Refunding Bonds, Series 2002A, \$15,020,000; Utilities Tax Revenue Bonds, Series 2002B, \$15,335,000 Dated: February 6, 2003
2	<input type="checkbox"/> Lakeland, City of, Florida, Tourist Development Tax and Utilities Revenue Refunding Bonds, Series 2002C, \$5,660,000 Dated: February 6, 2003
3	<input type="checkbox"/> Lakeland, City of, Florida Energy System Variable Rate Refunding Revenue Bonds, Series 2003, \$47,860,000 Dated: January 22, 2003
4	<input type="checkbox"/> Lakeland, City of, Florida Water and Wastewater Revenue Refunding and Improvement Bonds, Series 2002, \$72,755,000 Dated: August 29, 2002
5	<input type="checkbox"/> Lakeland, City of, Florida Energy System Revenue Bonds, Series 2001B, \$30,000,000 Dated: May 1, 2001
6	<input type="checkbox"/> Lakeland, City of, Florida Energy System Variable Rate Revenue Bonds, Series 2001A, \$90,000,000 Dated: April 11, 2001
7	<input type="checkbox"/> Lakeland, City of, Florida Energy System Revenue Bonds, Series 2000B, \$41,825,000 Dated: November 15, 2000
8	<input type="checkbox"/> Lakeland, City of, Florida Electric and Water Revenue Bonds (Junior Subordinate Lien), Refunding Series 1996 for Lakeland, City of, Florida Energy System Refunding Revenue Bonds, Series 1999B; Lakeland, City of, Florida Electric and Water Revenue Bonds (Junior Subordinate Lien), Refunding Series 1996B for Lakeland, City of, Florida Energy System Refunding Revenue Bonds, Series 1999C; \$214,235,000 Dated: May 13, 1999
9	<input type="checkbox"/> Lakeland, City of, Florida Electric and Water Refunding Revenue Bonds, Series 1999A, \$195,635,408.60 Dated: April 1, 1999
10	<input type="checkbox"/> Lakeland, City of, Florida Capital Improvement Revenue Refunding Bonds, Series 1997, \$45,700,000 Dated: July 15, 1997

15. A list of available documents will appear under “Disclosure Management”. To view a CAFR, click on “Audited Financials/CAFR”.

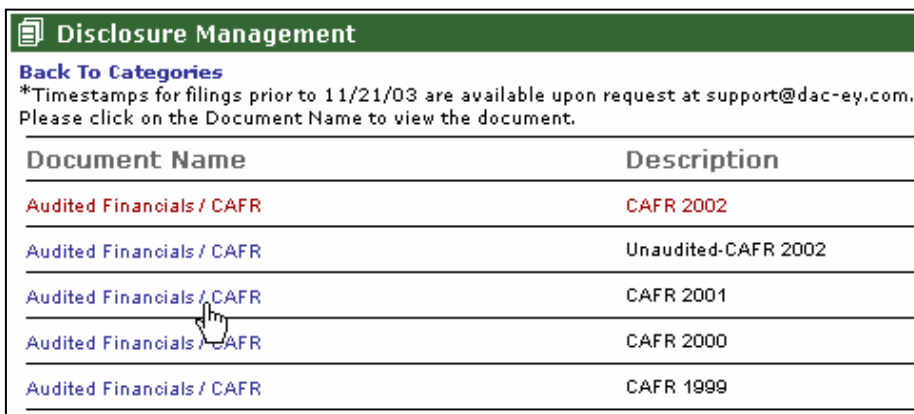
NOTE: Notice that at this point other documents may be available by clicking on the other choices listed.



Disclosure Management	
Select an Issue to view Filing information.	
Total	Document Category
1	Bond Documents
4	Operating Data / General Demographic Information
5	Audited Financials / CAFR
1	Unaudited Financial Statements

16. A list of available CAFRs will appear. Select the year desired and click on the hyperlink as shown below.

NOTE: Depending upon the bond issue on which you click, you may receive a different list of available reports. If you don't see the report you are looking for in the list that appears, try going “Back” through the previous screens and select a different bond issue (step 12).



Disclosure Management	
Back To Categories	
*Timestamps for filings prior to 11/21/03 are available upon request at support@dac-ey.com. Please click on the Document Name to view the document.	
Document Name	Description
Audited Financials / CAFR	CAFR 2002
Audited Financials / CAFR	Unaudited-CAFR 2002
Audited Financials / CAFR	CAFR 2001
Audited Financials / CAFR	CAFR 2000
Audited Financials / CAFR	CAFR 1999

17. To view and/or download a copy of a CAFR, click on the Adobe Acrobat PDF® icon.



Disclosure Management	
Back To Categories Back to Documents	
Audited Financials / CAFR	
02/13/2003 00:00:00	
Prepared By	
Name Jerry Reynolds	
Title Director of Finance	
Firm Lakeland, City of, Florida	