AMERICAN NATIONAL FINANCIAL INC Form 4

September 13, 2002

OMB APPROVAL
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

O Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue.
See Instruction 1(b).

•	Name and Address of Reporting Person* (Last, First, Middle) Ferguson, Barbara A. 1111 East Katella Avenue, Suite 220			2.	Trad	er Name and Ticker or ling Symbol rican National Financial, Inc. ANFI	3.	I.R.S. Identification Person, if an entit	on Number of Reporting y (Voluntary)	
				4. Statement for Month/Day/Year September 12, 2002		5.	If Amendment, Date of Original (Month/Day/Year)			
		(Street)		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)			Individual or Joint/Group Filing (Check Applicable Line)		
	Orange, CA 92867			-	X	Director O 10% Owner		X	Form filed by One Reporting Person	
	(City)	(State) (Zip)	(Zip)		x	Officer (give title below)		О	Form filed by More than One Reporting	
				0	Other (specify below) Executive Vice President			Person		

If the form is filed by more than one reporting person, see instruction 4(b)(v).

Title of Security (Instr. 3)	2. Transaction Date 2a (Month/Day/Year)	Deemed Execution Date, if any. (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) 5. or Disposed of (D) (Instr. 3, 4 and 5)			Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6.	Ownership 7. Form: Direct (D) or Indirect (I) (Instr. 4)	Nature of Indirect Beneficial Ownership (Instr. 4)
			Code V	Amount	(A) or (D)	Price				
Common Stock	9/12/02		M	13,750	A	\$4.364	151,384		D	
				Page 2						

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)								
Title of Derivative 2. Security (Instr. 3)	Conversion or Exercise 3. Price of Derivative Security	Transaction Date (Month/Day/Year)	3a. Deemed Execution 4. Date, if any (Month/Day/Year)	Transaction Code (Instr. 8)		5. Number of Derivative Securitic Acquired (A) or Disposed of (I (Instr. 3, 4 and 5)		
				Code	V	(A)	(D)	
Stock Option (right to buy)	\$4.364	9/12/02		M			13,750	
1	\$4.364	9/12/02	Page 3	M			13,750	

	Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned Continued (e.g., puts, calls, warrants, options, convertible securities)								
Expiratio (Month/Do	n Date	Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	10. Ownership Form of Derivative Security: n(s) Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownershi (Instr. 4)			
Date Exercisab	Expiration ble Date	Amount of Number Title Shares	of						
2/12/99	2/12/09	Common Stock 13,7	50	0	D				
Explanation	n of Response	es:							
		/s/ Barbara Ferg	uson	September 12, 2002					
		**Signature of Rep Person	porting	Date					

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

^{**} Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).