

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**

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

1. Name and Address of Reporting Person* (Last, First, Middle) Lowther, Michael C. <hr/>	2. Issuer Name and Ticker or Trading Symbol American National Financial, Inc. ANFI <hr/>	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary) <hr/>
1111 East Katella Avenue, Suite 220 <hr/> <p style="text-align: center;"><i>(Street)</i></p> Orange, CA 92867 <hr/> <p style="text-align: center;"><i>(City) (State) (Zip)</i></p>	4. Statement for Month/Day/Year September 12, 2002 <hr/>	5. If Amendment, Date of Original (Month/Day/Year) <hr/>
	6. Relationship of Reporting Person(s) to Issuer (Check All Applicable) <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Chief Executive Officer <hr/>	7. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

*

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

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security <i>(Instr. 3)</i>	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date <i>(Month/Day/Year)</i>	3a. Deemed Execution Date, if any <i>(Month/Day/Year)</i>	4. Transaction Code <i>(Instr. 8)</i>	5. Number of Derivative Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>
				Code V	(A) (D)
Stock Option (right to buy)	\$4.364	9/12/02		M	38,005

