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).

l .	Name and Address of Reporting Person* (Last, First, Middle) Strunk, Carl A. 1111 East Katella Avenue, Suite 220			2.	Issuer Name and Ticker or Trading Symbol American National Financial, Inc. ANFI	3.	I.R.S. Identification Person, if an entity	Number of Reporting (Voluntary)	
				4.	4. Statement for Month/Day/Year September 12, 2002		If Amendment, Date of Original (Month/Day/Year)		
		(Street)		6.	Relationship of Reporting Person(s) to Issuer (Check All Applicable)	7.	Individual or Joint/Group Filing (Check Applicable Line)		
	Orange, CA	A 92867		•	X Director O 10% Owner		X	Form filed by One Reporting Person	
	(City)	(State)	(Zip)		Officer (give title below)Other (specify below)		o	Form filed by More than One Reporting Person	
					Executive Vice President and Chief Financial Officer				

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)	a. Deemed Execution : Date, if any. (Month/Day/Year)	3. Transaction 4 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		68,750	A	\$4.364	134,754		D	

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)								
. Conversion or Exercise 3. Price of Derivative Security	Date	Date, if any	Transaction Code (Instr. 8)	5. Number of Derivative Securiti Acquired (A) or Disposed of (I (Instr. 3, 4 and 5)				
			Code V	(A)	(D)			
\$4.364	9/12/02		M		68,750			
	2. Conversion or Exercise 3. Price of Derivative Security	2. Conversion or Exercise 3. Transaction Price of Derivative Date Security (Month/Day/Year)	2. Conversion or Exercise 3. Transaction 3a. Deemed Execution 4. Price of Derivative Date Date, if any Security (Month/Day/Year) (Month/Day/Year)	2. Conversion or Exercise 3. Transaction Price of Derivative Date Date, if any Code Security (Month/Day/Year) (Month/Day/Year) (Instr. 8) Code V	2. Conversion or Exercise 3. Transaction 3a. Deemed Execution 4. Transaction 5. Number of Price of Derivative Date Date, if any Code Acquired (A Security (Month/Day/Year) (Month/Day/Year) (Instr. 8) (Instr. 3, 4 a Code V (A)			

Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned Continued (e.g., puts, calls, warrants, options, convertible securities)									
. Date Exer Expiration (Month/Da	Date	. Title and Amo of Underlying Securities (Instr. 3 and 4)	Derivat Securit	tive Securities Be ty Following Re	erivative neficially Owned ported Transaction(s)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficia Ownershi (Instr. 4)		
Date Exercisab	Expiration le Date	Num	ount or aber of aares						
2/12/99	2/12/09	Common Stock	68,750		0	D			
Explanation	of Response	es:							
		/s/ Carl A.	Strunk	September 12	, 2002				
		**Signature of Perso		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).