AMERICAN NATIONAL FINANCIAL INC
Form 4/A
September 19, 2002

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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).

1. Name and Address of Reporting Person* *(Last, First, Middle)*	2. Issuer Name and Ticker or Trading Symbol	3. I.R.S. Identification Number of Reporting Person, if an entity *(Voluntary)*
Ferguson, Barbara	American National Financial, Inc. - ANFI	
1111 East Katella Avenue Suite 220	4. Statement for Month/Day/Year	5. If Amendment, Date of Original *(Month/Day/Year)* July 2002
(Street)	6. Relationship of Reporting Person(s) to Issuer *(Check All Applicable)*	7. Individual or Joint/Group Filing *(Check Applicable Line)*
Orange, CA 92687	X Director o 10% Owner	o Form filed by One Reporting Person
(City) (State) (Zip)	X Officer *(give title below)* o Other *(specify below)* Executive Vice President	o 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 I   Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2a. Deemed Execution Date, if any. (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transactions(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	7/12/02		S		47,272 (1) (2)	D	$12.00 (1)		D	
Common Stock	7/10/02		D	V	23,641 (1)	D	$11.99 (1)		D	
Common Stock	7/22/02		M		57,291 (1)		$12.00 (1)		D	
Common Stock	7/22/02		S		57,291(1)		$1.014 (1)		D	
								137,634 (1)		

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

1. Title of Derivative Security *(Instr. 3)*	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date *(Month/Day/Year)*	3a. Deemed Execution Date, if any *(Month/Day/Year)*	4. Transaction Code *(Instr. 8)*		5. Number of Derivative Securities Acquired (A) or Disposed of (D) *(Instr. 3, 4 and 5)*	
				Code	**V**	**(A)**	**(D)**
Stock Option (right to buy)	$1.014	7/22/02		M		57,291(1)	

Page 3

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

6. Date Exercisable and Expiration Date *(Month/Day/Year)*		7. 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(s) *(Instr. 4)*	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) *(Instr. 4)*	11. Nature of Indirect Beneficial Ownership *(Instr. 4)*
Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
3/14/00	3/14/10	Common Stock	57,291(1)	$1.014			
					265,828	D	

Explanation of Responses:

(1) All share amounts and prices adjusted for five for four (5:4) stock split, which was accomplished through a 25% stock dividend on July 18, 2002.

(2) Reporting person sold 47,272 shares of Issuer Common Stock. As a result of a miscalculation, reporting person previously incorrectly reported the sale of 104,563 shares.

/s/ Barbara Ferguson	9/18/02
**Signature of Reporting Person	Date

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

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 provided is insufficient, *see* Instructions 6 for procedure.