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AMERI-FIRST FINANCIAL GROUP INC

Form 3

October 01, 2002

FORM 3

U.S. Securities and Exchange Commission Washington, D.C. 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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(f) of the Investment Company Act of 1940

Section 30	O(f) of the Invest	ment	Company Act of 1940		
1.Name and Address of Re	eporting Person*	2. I		4.Issuer Na	ame and Ticker or Ti
3. IRS or Social Secus Number of Reporting Person (Voluntary)	rity 5.Rela g Pers x (Spe	ations son to so	ship of Reporting Dirsuer (Check all all all all all all all all all al	applicable)	6.If Amendment,
(Street)					
6060 N. Central Express Suite 560 #7	-				
(City) Dallas (State)				eficially Own	ned
1. Title of Security (Instr. 4)	Beneficially Ow (Instr. 4)	ned	s 3. Ownership Form Direct (D) or (Instr. 5)	: Indirect (I)	4. Nature of Ir Beneficial Ov (Instr. 5)
Common Stock	80,000		I		Owned by Covens Mr. Bell serves

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Reminder: Report on a	separate line f	or each clas	s of securities b	eneficially	
owned directly or indir					
	1				
* If the Form is fil	od by more than	one Penert	ing Person, see	Instruction	
	ed by more chan	one Keborc	ing reison, see	IIISCIUCCIOII	
5(b)(v). (Over)					
Table II - Derivative S	Securities Benef	icially Owne	d (e.g. puts, calls	, warrants,	
options, convertible se	curities)				
1	•				
1.Title of Derivative	2.Date Exerci	sable and	3. Title and Amount of		4. Conversion o
Security (Instr. 4)					exercise Pri
becariey (inser. 1)			Derivative Secur		
	(Month/Day/	(Month/Day/Year)		ııcy	of Derivativ
					Security
				Amount or	
	Data	Total Control	m' + 1 -		
			Title		
	Exercisable			Shares	
Real continue 6 B					
Explanation of Response	es:				

Date

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

/s/ Gary Bell

**Signature of Reporting Person

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