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ALLIED FIRST BANCORP INC Form SC 13G October 16, 2003

OMB APPROVAL
OMB Number: 3235-0145
Estimated average burden
hours per response....14.90

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

Under the Securities and Exchange Act of 1934 (Amendment No.)*

Allied First Bancorp, Inc.

(Name of Issuer)

Common Stock, par value \$.01 per share

(Title of Class of Securities)

019204106

Check the following box -- if a fee is being paid with the statement (A fee is not required only if the reporting person: (I) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has held no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7.)

(CUSIP Number)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

SCHEDULE 13G

CUSIP NO. 019204106

NAME OF REPORTING PERSON

S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

1 Lance S. Gad

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*

(a) / /

(b) / /

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3 SEC US	E ONLY
4 CITIZ USA	ZENSHIP OR PLACE OF ORGANIZATION
NUMBER O	5 SOLE VOTING POWER
SHARES	
BENEFICI	TALLY 6 SHARED VOTING POWER
OWNED BY	7 SOLE DISPOSITIVE POWER 30,000
PERSON	
WITH	8 SHARED DISPOSITIVE POWER
9 AGGREG PERSON	GATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING 30,000
10 CHECK CERTAIN	K BOX IF THE AGGREGATE AMOUNT IN ROW (11) EXCLUDES SHARES* / /
	OF REPORTING PERSON* IN
	*SEE INSTRUCTIONS BEFORE FILLING OUT!
Item 1	
a b Item 2	Allied First Bancorp, Inc. 387 Shuman Blvd., Suite 120W Naperville, Illinois 60563
a	Name of Person Filing Lance S. Gad
b	Address of Principal Business Office or, if none, Residence 1250 Fence Row Drive Fairfield, CT 06824
С	Citizenship
d	U.S.A. Title of Class of Securities
е	Common Stock, par value \$.01 per share CUSIP Number 019204106
Item 3	

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N/A

Item 4

- a Amount Beneficially Owned 30,000 shares
- b Percent of Class 5.37%
- c Number of shares as to which such person has:
 - i sole power to vote or to direct the vote 30,000 shares
 - ii shared power to vote or to direct the vote N/A
 - iii sole power to dispose or to direct the disposition of 30,000

shares

iv shared power to dispose or to direct the disposition of N/A

Item 5 N/A

Item 6 N/A

Item 7 N/A

Item 8 N/A

Item 10 Certification

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: October 15, 2003

ss/Lance S. Gad Lance S. Gad, Principal