

LUINA RICARDO RAMOS

Form 4

October 29, 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**

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

<b>1. Name and Address of Reporting Person* (Last, First, Middle)</b>  RAMOS-LUIÑA, RICARDO	<b>2. Issuer Name and Ticker or Trading Symbol</b>  FIRST BANCORP (FBP)	<b>3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)</b>  _____
_____  VILLA TORRIMAR 240 REY FEDERICO  _____  _____ (Street)	<b>4. Statement for Month/Day/Year</b>  OCTOBER 25, 2002	<b>5. If Amendment, Date of Original (Month/Day/Year)</b>  _____
_____  GUAYNABO, PR 00969  _____ (City)                      (State)                      (Zip)	<b>6. Relationship of Reporting Person(s) to Issuer (Check All Applicable)</b>  <input type="radio"/> Director <input type="radio"/> 10% Owner  <input type="radio"/> Officer (give title below)  <input checked="" type="radio"/> Other (specify below)  FORMER EXECUTIVE VICE PRESIDENT  _____	<b>7. Individual or Joint/Group Filing (Check Applicable Line)</b>  <input checked="" type="radio"/> Form filed by One Reporting Person  <input type="radio"/> Form filed by More than One Reporting Person

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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

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**Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security <i>(Instr. 3)</i>	2. Transaction Date <i>(Month/Day/Year)</i>	2a. Deemed Execution Date, if any. <i>(Month/Day/Year)</i>	3. Transaction Code <i>(Instr. 8)</i>	4. Securities Acquired (A) or Disposed of (D) <i>(Instr. 3, 4 and 5)</i>	5. Amount of Securities Beneficially Owned Following Reported Transactions(s) <i>(Instr. 3 and 4)</i>	6. Ownership Form: Direct (D) or Indirect (I) <i>(Instr. 4)</i>	7. Nature of Indirect Beneficial Ownership <i>(Instr. 4)</i>		
			Code	V	(A) or Amount (D)	Price			
FIRST BANCORP COMMON STOCK	10-25-02		S		1,000 D	\$25.85	12,000	D	N/A



