

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

OMB APPROVAL	
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>Wilbur Norman G</u>  (Last) (First) (Middle) <u>11825 LAMPWICK LANE</u>  (Street) <u>FRISCO TX 75035</u>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP [ snfca ]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director 10% Owner Officer (give title below) Other (specify below)
	3. Date of Earliest Transaction (Month/Day/Year) <u>10/12/2012</u>	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

**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 Transaction(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			
Class A Common Stock	10/12/2011		S		2,400	D	\$4.8221	1,856	D	

**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)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (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: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Director Stock Option (right to buy)	\$3.96 <sup>(1)</sup>	12/07/2006		A		1,340 <sup>(1)</sup>		12/07/2007	12/07/2016	Class A Common Stock	1,340 <sup>(1)</sup>	\$3.96 <sup>(1)</sup>	1,340 <sup>(1)</sup>	D	
Director Stock Option (right to buy)	\$2.94 <sup>(2)</sup>	12/07/2007		A		1,277 <sup>(2)</sup>		12/07/2008	12/07/2017	Class A Common Stock	1,277 <sup>(2)</sup>	\$2.94 <sup>(2)</sup>	1,277 <sup>(2)</sup>	D	
Director Stock Option (right to buy)	\$3.17 <sup>(3)</sup>	03/31/2008		A		3,039 <sup>(3)</sup>		03/31/2009	03/31/2018	Class A Common Stock	3,039 <sup>(3)</sup>	\$3.17 <sup>(3)</sup>	3,039 <sup>(3)</sup>	D	
Director Stock Option (right to buy)	\$1.23 <sup>(4)</sup>	12/05/2008		A		6,077 <sup>(4)</sup>		12/05/2009	12/05/2018	Class A Common Stock	6,077 <sup>(4)</sup>	\$1.23 <sup>(4)</sup>	6,077 <sup>(4)</sup>	D	
Director Stock Option (right to buy)	\$1.16 <sup>(5)</sup>	12/07/2008		A		1,216 <sup>(5)</sup>		12/07/2009	12/07/2018	Class A Common Stock	1,216 <sup>(5)</sup>	\$1.16 <sup>(5)</sup>	1,216 <sup>(5)</sup>	D	
Director Stock Option (right to buy)	\$3.04 <sup>(6)</sup>	12/04/2009		A		5,789 <sup>(6)</sup>		03/31/2010	12/04/2019	Class A Common Stock	5,789 <sup>(6)</sup>	\$3.04 <sup>(6)</sup>	5,789 <sup>(6)</sup>	D	
Director Stock Option (right to buy)	\$3.04 <sup>(7)</sup>	12/07/2009		A		1,158 <sup>(7)</sup>		03/31/2010	12/07/2019	Class A Common Stock	1,158 <sup>(7)</sup>	\$3.04 <sup>(7)</sup>	1,158 <sup>(7)</sup>	D	
Director Stock Option (right to buy)	\$1.66 <sup>(8)</sup>	12/03/2010		A		5,513 <sup>(8)</sup>		03/31/2011	12/03/2020	Class A Common Stock	5,513 <sup>(8)</sup>	\$1.66 <sup>(8)</sup>	5,513 <sup>(8)</sup>	D	
Director Stock Option (right to buy)	\$1.66 <sup>(9)</sup>	12/07/2010		A		1,103 <sup>(9)</sup>		03/31/2011	12/07/2020	Class A Common Stock	1,103 <sup>(9)</sup>	\$1.66 <sup>(9)</sup>	1,103 <sup>(9)</sup>	D	

**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)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (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: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Director Stock Option (right to buy)	\$1.24 <sup>(10)</sup>	12/02/2011		A		5,250 <sup>(10)</sup>		03/02/2012	12/02/2021	Class A Common Stock	5,250 <sup>(10)</sup>	\$1.24 <sup>(10)</sup>	5,250 <sup>(10)</sup>	D	
Director Stock Option (right to buy)	\$1.24 <sup>(11)</sup>	12/07/2011		A		1,050 <sup>(11)</sup>		03/07/2011	12/07/2021	Class A Common Stock	1,050 <sup>(11)</sup>	\$1.24 <sup>(11)</sup>	1,050 <sup>(11)</sup>	D	
Director Stock Option (right to buy)	\$1.56 <sup>(12)</sup>	04/13/2012		A		5,000 <sup>(12)</sup>		07/13/2012 <sup>(12)</sup>	04/13/2022	Class A Common Stock	5,000 <sup>(12)</sup>	\$1.56 <sup>(12)</sup>	5,000 <sup>(12)</sup>	D	

**Explanation of Responses:**

- This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$5.31 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 9, 2007, February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.75 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 2,500 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.50 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.41 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 6, 2009, and February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.
- This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.
- This option was granted on December 2, 2011 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect a 5% stock dividend paid on February 3, 2012. This option vests in four equal quarterly installments of Class A Common Stock over a one year period, beginning on March 2, 2012, until such shares are fully vested.
- This option was granted on December 7, 2012 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.56 per share. This option vests in four equal quarterly installments of Class A Common Stock over a one year period, beginning on March 7, 2012, until such shares are fully vested.
- This option was granted on April 13, 2012 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.56 per share. This option vests in four equal quarterly installments of Class A Common Stock over a one year period, beginning on July 13, 2012, until such shares are fully vested.

/s/ Norman G. Wilbur

11/01/2012

\*\* Signature of Reporting Person

Date

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).

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

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

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