

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

<b>OMB APPROVAL</b>	
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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* <b>Wilbur Norman G</b>			2. Issuer Name and Ticker or Trading Symbol <b>SECURITY NATIONAL FINANCIAL CORP [ SNFCA ]</b>			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)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <b>12/05/2014</b>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person Form filed by More than One Reporting Person		
<b>421 GROSSETO LANE</b>			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)	<b>GEORGETOWN TX 78628</b>							
(City)	(State)	(Zip)						

**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			

**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)	\$3.57 <sup>(1)</sup>	12/07/2006		A		1,478 <sup>(1)</sup>		12/07/2007	12/07/2016	Class A Common Stock	1,478 <sup>(1)</sup>	\$3.57 <sup>(1)</sup>	1,478 <sup>(1)</sup>	D	
Director Stock Option (right to buy)	\$2.65 <sup>(2)</sup>	12/07/2007		A		1,408 <sup>(2)</sup>		12/07/2008	12/07/2017	Class A Common Stock	1,408 <sup>(2)</sup>	\$2.65 <sup>(2)</sup>	1,408 <sup>(2)</sup>	D	
Director Stock Option (right to buy)	\$2.86 <sup>(3)</sup>	03/31/2008		A		3,351 <sup>(3)</sup>		03/31/2009	03/31/2018	Class A Common Stock	3,351 <sup>(3)</sup>	\$2.86 <sup>(3)</sup>	3,351 <sup>(3)</sup>	D	
Director Stock Option (right to buy)	\$2.75 <sup>(4)</sup>	12/04/2009		A		6,382 <sup>(4)</sup>		12/04/2010	12/04/2019	Class A Common Stock	6,382 <sup>(4)</sup>	\$2.75 <sup>(4)</sup>	6,382 <sup>(4)</sup>	D	
Director Stock Option (right to buy)	\$2.75 <sup>(5)</sup>	12/07/2009		A		1,277 <sup>(5)</sup>		12/07/2010	12/07/2019	Class A Common Stock	1,277 <sup>(5)</sup>	\$2.75 <sup>(5)</sup>	1,277 <sup>(5)</sup>	D	
Director Stock Option (right to buy)	\$6.7 <sup>(6)</sup>	12/07/2012		A		1,103 <sup>(6)</sup>		12/07/2013	12/07/2022	Class A Common Stock	1,103 <sup>(6)</sup>	\$6.7 <sup>(6)</sup>	1,103 <sup>(6)</sup>	D	
Director Stock Option (right to buy)	\$4.61 <sup>(7)</sup>	12/06/2013		A		5,084 <sup>(7)</sup>		12/06/2014 <sup>(7)</sup>	12/06/2023	Class A Common Stock	5,084 <sup>(7)</sup>	\$4.61 <sup>(7)</sup>	5,084 <sup>(7)</sup>	D	
Director Stock Option (right to buy)	\$4.61 <sup>(8)</sup>	12/07/2013		A		1,050 <sup>(8)</sup>		12/07/2014 <sup>(8)</sup>	12/07/2023	Class A Common Stock	1,050 <sup>(8)</sup>	\$4.61 <sup>(8)</sup>	1,050 <sup>(8)</sup>	D	
Director Stock Option (right to buy)	\$5.02 <sup>(9)</sup>	12/05/2014		A		5,000 <sup>(9)</sup>		12/05/2015 <sup>(9)</sup>	12/05/2024	Class A Common Stock	5,000 <sup>(9)</sup>	\$5.02 <sup>(9)</sup>	5,000 <sup>(9)</sup>	D	
Director Stock Option (right to buy)	\$5.02 <sup>(10)</sup>	12/07/2014		A		1,000 <sup>(10)</sup>		12/07/2015 <sup>(10)</sup>	12/07/2024	Class A Common Stock	1,000 <sup>(10)</sup>	\$5.02 <sup>(10)</sup>	1,000 <sup>(10)</sup>	D	

**Explanation of Responses:**

1. This option was granted on December 7, 2006 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 Stock Option Plan to reflect 5% stock dividends paid on February 9, 2007, February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013 and February 7, 2014.
2. This option was granted on December 7, 2007 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 Director Stock Option Plan to reflect 5% stock dividends paid on February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013 and February 7, 2014.
3. This option was granted on March 31, 2008 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 Director Stock Option Plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013 and February 7, 2014.
4. This option was granted on December 4, 2009 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 Director Stock Option Plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013 and February 7, 2014.
5. This option was granted on December 7, 2009 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 Director Stock Option Plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011, February 3, 2012, February 1, 2013 and February 7, 2014.
6. 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 \$7.42 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Stock Option Plan to reflect 5% stock dividends paid on February 1, 2013 and February 7, 2014.
7. This option was granted on December 6, 2013 as an option for 4,842 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect a 5% stock option paid on February 7, 2014. This option vests on December 6, 2014.
8. This option was granted on December 7, 2013 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 Director Stock Option Plan to reflect a 5% stock option paid on February 7, 2014. This option vests on December 7, 2014.
9. This option was granted on December 5, 2014 as an option for 5,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.02 per share. This option vests on December 5, 2015.
10. This option was granted on December 7, 2014 as an option for 1,000 shares of Class A Common Stock under the 2014 Director Stock Option Plan at an exercise price of \$5.02 per share. This option vests on December 7, 2015.

/s/ Norman G. Wilbur

01/05/2015

\*\* 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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