

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden	
hours per response:	0.5

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

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>Christie Q. Overbaugh</u>			2. Issuer Name and Ticker or Trading Symbol <u>SECURITY NATIONAL FINANCIAL CORP</u> [<u>snfca</u>]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ Officer (give title below) _____ Other (specify below) _____ Senior VP of Operations		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>07/23/2015</u>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
13471 SOUTH TUSCALEE WAY			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)	(State)	(Zip)						
<u>DRAPER</u>	<u>UT</u>	<u>84020</u>						
(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			
Class A Common Stock	07/23/2015		M		5,789	A	\$7.34	115,367 ⁽¹⁾	D	
Class A Common Stock	07/23/2015		F		1,057	D	\$1.34	114,310 ⁽¹⁾	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				
Employee Stock Option (right to buy)	\$1.34 ⁽²⁾	04/13/2012		M			5,789 ⁽²⁾	07/13/2012	04/13/2022	Class A Common Stock	5,788 ⁽²⁾	\$1.34 ⁽²⁾	0 ⁽²⁾	D	
Employee Stock Option (right to buy)	\$4.38 ⁽³⁾	12/06/2013		A			5,513 ⁽³⁾	03/06/2014	12/06/2023	Class A Common Stock	5,513 ⁽³⁾	\$4.38 ⁽³⁾	5,513 ⁽³⁾	D	
Employee Stock Option (right to buy)	\$4.08 ⁽⁴⁾	07/02/2014		A			5,250 ⁽⁴⁾	10/02/2014	07/02/2024	Class A Common Stock	5,250 ⁽⁴⁾	\$4.08 ⁽⁴⁾	5,250 ⁽⁴⁾	D	
Employee Stock Option (right to buy)	\$4.77 ⁽⁵⁾	12/05/2014		A			10,500 ⁽⁵⁾	03/05/2015	12/05/2024	Class A Common Stock	10,500 ⁽⁵⁾	\$4.77 ⁽⁵⁾	10,500 ⁽⁵⁾	D	

Explanation of Responses:

- Includes 33,159 shares of Class A Common Stock owned indirectly by the reporting person and her son or daughter. Does not include 107,112 shares of Class A Common Stock and 18,451 shares of Class C Common Stock owned indirectly by the reporting person in the 401(k) Retirement Savings Plan, the Employee Stock Ownership Plan (ESOP), and the Deferred Compensation Plan.
- This option was granted on April 13, 2012 as an option to purchase 10,000 shares of Class A Common Stock at an exercise price of \$1.56 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 1, 2013, February 7, 2014 and February 6, 2015. On November 4, 2012, the reporting person exercised part of these options to purchase 5,000 shares of Class A Common Stock.
- This option was granted on December 6, 2013 as an option to purchase 5,000 shares of Class A Common Stock at an exercise price of \$4.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2003 Stock Option Plan to reflect 5% stock dividends paid on February 7, 2014 and February 6, 2015.
- This option was granted on July 2, 2014 as an option to purchase 5,000 shares of Class A Common Stock at an exercise price of \$4.29 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 6, 2015. This option vests in four equal quarterly installments of Class A Common Stock, beginning on October 2, 2014, until such shares are fully vested.
- This option was granted on December 5, 2014 as an option to purchase 10,000 shares of Class A Common Stock at an exercise price of \$5.02 per share, but adjusted pursuant to the anti-dilution provisions of the 2013 Stock Option Plan to reflect a 5% stock dividend paid on February 6, 2015. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 5, 2015, until such shares are fully vested.

/s/ Christie Q. Overbaugh 07/27/2015

** 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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.