

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

OMB APPROVAL	
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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>Crittenden Charles L.</u>  (Last) (First) (Middle) 2334 FILMORE AVENUE  (Street) OGDEN UT 84401  (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) 12/31/2006	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	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

**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	01/20/2006		J <sup>(1)</sup>		241	A	\$3.74	5,059	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)	\$5.19 <sup>(2)</sup>	11/01/2003		A		1,158 <sup>(2)</sup>		11/01/2004	11/01/2008	Class A Common Stock	1,158 <sup>(2)</sup>	\$5.19	1,158 <sup>(2)</sup>	D	
Director Stock Option (right to buy)	\$3.49 <sup>(3)</sup>	11/01/2004		A		1,103 <sup>(3)</sup>		11/01/2005	11/01/2009	Class A Common Stock	1,103 <sup>(3)</sup>	\$3.49 <sup>(3)</sup>	1,103 <sup>(3)</sup>	D	
Director Stock Option (right to buy)	\$2.98 <sup>(4)</sup>	11/01/2005		A		1,050 <sup>(4)</sup>		11/01/2006	11/01/2010	Class A Common Stock	1,050 <sup>(4)</sup>	\$2.98	1,050 <sup>(4)</sup>	D	
Director Stock Option (right to buy)	\$5.31	12/07/2006		A		1,000		12/07/2007	12/07/2016	Class A Common Stock	1,000	\$5.31	1,000	D	

**Explanation of Responses:**

- On January 20, 2006, the reporting person received 241 shares of Class A Common Stock pursuant to a stock dividend declared on December 12, 2005.
- This option was originally reported as covering 1,000 shares of Class A Common Stock under Director Stock Option Plan at an exercise price of \$6.01 per share, but adjusted to reflect 5% stock dividends on January 5, 2004, January 22, 2005 and January 20, 2006.
- This option was originally reported as covering 1,000 shares of Class A Common Stock under 2000 Director Stock Option Plan at an exercise price of \$3.85 per share, but was adjusted to reflect 5% stock dividends on January 22, 2005 and January 20, 2006.
- This option was originally reported as covering 1,000 shares of Class A Common Stock under 2000 Director Stock Option Plan at an exercise price of \$3.13 per share, but adjusted to reflect the 5% stock dividends on January 20, 2006.

Charles L. Crittenden 01/19/2007

\*\* 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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