

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

OMB APPROVAL	
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1. Name and Address of Reporting Person* <u>Wilbur Norman G</u>			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)		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) <u>12/05/2008</u>			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		
<u>1810 LANCASTER GATE</u>			4. If Amendment, Date of Original Filed (Month/Day/Year)					
(Street)								
<u>ALLEN</u>	<u>TX</u>	<u>75013</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	02/06/2009		J <sup>(1)</sup>	V	175	A	\$1.5	3,676	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)	\$3.02 <sup>(2)</sup>	11/01/2004		A		1,276 <sup>(2)</sup>		11/01/2005	11/01/2009	Class A Common Stock	1,276 <sup>(2)</sup>	\$3.02 <sup>(2)</sup>	1,276 <sup>(2)</sup>	D	
Director Stock Option (right to buy)	\$2.58 <sup>(3)</sup>	11/01/2005		A		1,216 <sup>(3)</sup>		11/01/2006	11/01/2010	Class A Common Stock	1,216 <sup>(3)</sup>	\$2.58 <sup>(3)</sup>	1,216 <sup>(3)</sup>	D	
Director Stock Option (right to buy)	\$4.59 <sup>(4)</sup>	12/07/2006		A		1,158 <sup>(4)</sup>		12/07/2007	12/07/2016	Class A Common Stock	1,158 <sup>(4)</sup>	\$4.59 <sup>(4)</sup>	1,158 <sup>(4)</sup>	D	
Director Stock Option (right to buy)	\$3.4 <sup>(5)</sup>	12/07/2007		A		1,103 <sup>(5)</sup>		12/07/2008	12/07/2017	Class A Common Stock	1,103 <sup>(5)</sup>	\$3.4 <sup>(5)</sup>	1,103 <sup>(5)</sup>	D	
Director Stock Option (right to buy)	\$3.67 <sup>(6)</sup>	03/31/2008		A		2,625 <sup>(6)</sup>		06/30/2008 <sup>(6)</sup>	03/31/2018	Class A Common Stock	2,625 <sup>(6)</sup>	\$3.67 <sup>(6)</sup>	2,625 <sup>(6)</sup>	D	
Director Stock Option (right to buy)	\$1.43 <sup>(7)</sup>	12/05/2008		A		5,250 <sup>(7)</sup>		03/31/2009 <sup>(7)</sup>	12/05/2018	Class A Common Stock	5,250 <sup>(7)</sup>	\$1.43 <sup>(7)</sup>	5,250 <sup>(7)</sup>	D	
Director Stock Option (right to buy)	\$1.34 <sup>(8)</sup>	12/07/2008		A		1,050 <sup>(8)</sup>		03/31/2009 <sup>(8)</sup>	12/07/2018	Class A Common Stock	1,050 <sup>(8)</sup>	\$1.34 <sup>(8)</sup>	1,050 <sup>(8)</sup>	D	
Director Stock Option (right to buy)	\$1.96	05/15/2009		A		1,000 <sup>(9)</sup>		09/30/2009 <sup>(9)</sup>	05/15/2019	Class A Common Stock	1,000 <sup>(9)</sup>	\$1.96	1,000 <sup>(9)</sup>	D	

**Explanation of Responses:**

- Received pursuant to a 5% stock dividend paid on February 6, 2009.
- 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 adjusted to reflect 5% stock dividends paid on February 7, 2005, February 17, 2006, February 9, 2007, February 8, 2008, and February 6, 2009.
- 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 5% stock dividends paid on February 17, 2006, February 9, 2007, February 8, 2008, and February 6, 2009.

4. This option was originally reported as covering 1,000 shares of Class A Common Stock under 2006 Director Stock Option Plan at an exercise price of \$5.31 per share, but adjusted to reflect 5% stock dividends paid on February 9, 2007, February 8, 2008, and February 6, 2009.
5. This option was originally reported as covering 1,000 shares of Class A Common Stock under 2006 Director Stock Option Plan at an exercise price of \$3.75 per share, but adjusted to reflect 5% stock dividends paid on February 8, 2008 and February 6, 2009.
6. This option was originally reported as covering 2,500 shares of Class A Common Stock at an exercise price of \$3.85 per share, but adjusted to reflect a 5% stock dividend paid on February 6, 2009. This option vests in four equal installments of Class A Common Stock, beginning on June 30, 2008, until such shares are fully vested.
7. This option was granted on December 5, 2008 for 5,000 shares of Class A Common Stock at an exercise price of \$1.50 per share, but adjusted to reflect a 5% stock dividend paid on February 6, 2009. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 31, 2009, until such shares are fully vested.
8. This option was granted on December 7, 2008 for 1,000 shares of Class A Common Stock at an exercise price of \$1.41 per share, but adjusted to reflect a 5% stock dividend paid on February 6, 2009. This option vests in four equal quarterly installments of Class A Common Stock, beginning on March 31, 2009, until such shares are fully vested.
9. This option was granted on May 15, 2009 for 1,000 shares of Class A Common Stock at an exercise price of \$1.96 per share. This option vests in four equal installments of Class A Common Stock, beginning on September 30, 2009, until such shares are fully vested.

/s/ Norman Gilbert Wilbur

06/01/2009

\*\* 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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