

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C.

FORM 8-K/A-1

CURRENT REPORT
PURSUANT TO SECTION 13 or 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Date of Report
(Date of Earliest Event Reported) December 1, 1999

SECURITY NATIONAL FINANCIAL CORPORATION
Exact Name of Registrant as specified in this Charter)

UTAH	0-9341	87-0345941
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(State or other jurisdiction of incorporation or organization)	(Commission File Number)	(IRS Employer Identification No.)

5300 South 360 West, Salt Lake City, Utah	84123
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including Area Code (801) 264-1060

Does Not Apply
(Former name or former address, if changed since last report)

ITEM 4. Change in Registrant's Certifying Accountant

Ernst & Young LLP was previously the principal accountants for Security National Financial Corporation (the "Company"). Effective December 1, 1999, that firm was dismissed as principal accountants and effective December 1, 1999, Tanner & Company was engaged as principal accountants. The decision to change accountants was approved by the Audit Committee of the Company's Board of Directors and the Board of Directors.

In connection with the audits of the two fiscal years ended December 31, 1998, and the subsequent interim period through December 1, 1999, there were no disagreements with Ernst & Young LLP on any matter of accounting principles or practices, financial statement disclosure, or auditing scope or procedures, which disagreements if not resolved to their satisfaction would have caused them to make reference in connection with their opinion to the subject matter of the disagreement.

The audit reports of Ernst & Young LLP on the financial statements of the Company as of and for the years ended December 31, 1998 and 1997, did not contain any adverse opinion or disclaimer of opinion, nor where they qualified as of uncertainty, audit scope or accounting principles.

ITEM 7. Financial Statements

(b) Exhibits

16. Letter from Ernst & Young LLP regarding change in certifying accountant.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SECURITY NATIONAL FINANCIAL CORPORATION

(Registrant)

Date: December 21, 1999

By: Scott M. Quist

First Vice President,
General Counsel and Treasurer

December 21, 1999

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549

Gentlemen:

We have read Item 4 of Form 8-K/A-1 dated December 21, 1999, of Security National Financial Corporation and are in agreement with the statements contained in paragraphs two and three therein. We have no basis to agree or disagree with other statements of the registrant contained therein.

Ernst & Young LLP