

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>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) 12/04/2009	
	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	02/05/2010		j ⁽¹⁾	v	293	A	\$3.52	6,150	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)	\$2.45 ⁽²⁾	11/01/2005		A		1,276 ⁽²⁾		11/01/2006	11/01/2010	Class A Common Stock	1,276 ⁽²⁾	\$2.45 ⁽²⁾	1,276 ⁽²⁾	D	
Director Stock Option (right to buy)	\$4.37 ⁽³⁾	12/07/2006		A		1,216 ⁽³⁾		12/07/2007	12/07/2016	Class A Common Stock	1,216 ⁽³⁾	\$4.37 ⁽³⁾	1,216 ⁽³⁾	D	
Director Stock Option (right to buy)	\$3.24 ⁽⁴⁾	12/07/2007		A		1,158 ⁽⁴⁾		12/07/2008	12/07/2017	Class A Common Stock	1,158 ⁽⁴⁾	\$3.24 ⁽⁴⁾	1,158 ⁽⁴⁾	D	
Director Stock Option (right to buy)	\$3.49 ⁽⁵⁾	03/31/2008		A		2,756 ⁽⁵⁾		03/31/2009	03/31/2018	Class A Common Stock	2,756 ⁽⁵⁾	\$3.49 ⁽⁵⁾	2,756 ⁽⁵⁾	D	
Director Stock Option (right to buy)	\$1.36 ⁽⁶⁾	12/05/2008		A		5,513 ⁽⁶⁾		12/05/2009	12/05/2018	Class A Common Stock	5,513 ⁽⁶⁾	\$1.36 ⁽⁶⁾	5,513 ⁽⁶⁾	D	
Director Stock Option (right to buy)	\$1.28 ⁽⁷⁾	12/07/2008		A		1,103 ⁽⁷⁾		12/07/2009	12/07/2018	Class A Common Stock	1,103 ⁽⁷⁾	\$1.28 ⁽⁷⁾	1,103 ⁽⁷⁾	D	
Director Stock Option (right to buy)	\$3.35 ⁽⁸⁾	12/04/2009		A		5,250 ⁽⁸⁾		03/31/2010 ⁽⁸⁾	12/04/2019	Class A Common Stock	5,250 ⁽⁸⁾	\$3.35 ⁽⁸⁾	5,250 ⁽⁸⁾	D	
Director Stock Option (right to buy)	\$3.35 ⁽⁹⁾	12/07/2009		A		1,050 ⁽⁹⁾		03/31/2010 ⁽⁹⁾	12/07/2019	Class A Common Stock	1,050 ⁽⁹⁾	\$3.35 ⁽⁹⁾	1,050 ⁽⁹⁾	D	

Explanation of Responses:

- Received pursuant to a 5% stock dividend paid on February 5, 2010.
- 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, February 6, 2009, and February 5, 2010.
- 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, February 6, 2009, and February 5, 2010.

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 \$3.75 per share, but adjusted to reflect 5% stock dividends paid on February 8, 2008, February 6, 2009, and February 5, 2010.
5. This option was originally reported as covering 2,500 shares of Class A Common Stock under 2006 Director Stock Option Plan at an exercise price of \$3.85 per share, but adjusted to reflect 5% stock dividends paid on February 6, 2009 and February 5, 2010.
6. 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 5% stock dividends paid on February 6, 2009, and February 5, 2010.
7. 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 5% stock dividends paid on February 6, 2009, and February 5, 2010.
8. This option was granted on December 4, 2009 for 5,000 shares of Class A Common Stock at an exercise price of \$3.52 per share, but adjusted to reflect a 5% stock dividend paid on February 5, 2010. This option vests in four equal quarterly installments of Class A Common Stock over a one year period, beginning on March 31, 2010, until such shares are fully vested.
9. This option was granted on December 7, 2009 for 1,000 shares of Class A Common Stock at an exercise price of \$3.52 per share, but adjusted to reflect a 5% stock dividend paid on February 5, 2010. This option vests in for four equal quarterly installments of Class A Common Stock over a one year period, beginning on March 31, 2010, until such shares are fully vested.

/s/Charles L. Crittenden

03/23/2010

** 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.