Wilbur Norr Form 4	nan G										
November 0	1, 2012										
FORM 4 LINITED STATES SECURITIES AND EXCHANCE COMMIS							01 0 0 0 0 0 0	OMB APPROVAL			
Check this box if no longer				RITIES AND EXCHANGE COMMISSION shington, D.C. 20549					OMB Number:	3235-0287	
									Expires:	January 31, 2005	
				NGES IN BENEFICIAL OWNERSHIP OF SECURITIES					Estimated average burden hours per response 0.5		
Form 5 obligatio may com <i>See</i> Instr 1(b).	ns Section 17	Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940							•	0.0	
(Print or Type l	Responses)										
1. Name and Address of Reporting Person _2. IssuerWilbur Norman GSymbol				Iss			5. Relationship of Reporting Person(s) to Issuer				
				RITY NATIONAL NCIAL CORP [snfca]				(Check all applicable)			
(Month				of Earliest Transaction May/Year) /2012				X Director Officer (give t below)			
	(Street)		4. If Ame	endment, Date Original			6. Individual or Joint/Group Filing(Check				
			nth/Day/Year)				Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
FRISCO, T	X 75035							Person	ore than One Rej	porting	
(City)	(State)	(Zip)	Tab	le I - Non-E	Derivative	Secur	ities Acqu	uired, Disposed of,	, or Beneficiall	y Owned	
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)		n Date, if	3. Transactic Code (Instr. 8)	4. Securi on(A) or Di (Instr. 3,	sposed	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Class A				Code V	Amount		Price	(Instr. 3 and 4)			
Common Stock	10/12/2011			S	2,400	D	\$ 4.8221	1,856	D		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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 control number.

 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. 5. Number Transaction Derivative Code Securities (Instr. 8) 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 Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Director Stock Option (right to buy)	\$ 3.96 <u>(1)</u>	12/07/2006		A	1,340 (1)	12/07/2007	12/07/2016	Class A Common Stock	1,340 (1)
Director Stock Option (right to buy)	\$ 2.94 (<u>2</u>)	12/07/2007		A	1,277 (2)	12/07/2008	12/07/2017	Class A Common Stock	1,277 (2)
Director Stock Option (right to buy)	\$ 3.17 (<u>3)</u>	03/31/2008		А	3,039 (<u>3)</u>	03/31/2009	03/31/2018	Class A Common Stock	3,039 <u>(3)</u>
Director Stock Option (right to buy)	\$ 1.23 <u>(4)</u>	12/05/2008		A	6,077 (4)	12/05/2009	12/05/2018	Class A Common Stock	6,077 (4)
Director Stock Option (right to buy)	\$ 1.16 <u>(5)</u>	12/07/2008		А	1,216 (5)	12/07/2009	12/07/2018	Class A Common Stock	1,216 <u>(5)</u>
Director Stock Option (right to buy)	\$ 3.04 <u>(6)</u>	12/04/2009		А	5,789 <u>(6)</u>	03/31/2010	12/04/2019	Class A Common Stock	5,789 <u>(6)</u>
Director Stock Option (right to buy)	\$ 3.04 <u>(7)</u>	12/07/2009		А	1,158 (7)	03/31/2010	12/07/2019	Class A Common Stock	1,158 (7)

Director Stock Option (right to buy)	\$ 1.66 (8)	12/03/2010	A	5,513 (8)	03/31/2011	12/03/2020	Class A Common Stock	5,513 (8)
Director Stock Option (right to buy)	\$ 1.66 (9)	12/07/2010	А	1,103 (9)	03/31/2011	12/07/2020	Class A Common Stock	1,103 (<u>9)</u>
Director Stock Option (right to buy)	\$ 1.24 (10)	12/02/2011	А	5,250 (10)	03/02/2012	12/02/2021	Class A Common Stock	5,250 (10)
Director Stock Option (right to buy)	\$ 1.24 (11)	12/07/2011	А	1,050 (11)	03/07/2011	12/07/2021	Class A Common Stock	1,050 (11)
Director Stock Option (right to buy)	\$ 1.56 <u>(12)</u>	04/13/2012	А	5,000 (12)	07/13/2012(12)	04/13/2022	Class A Common Stock	5,000 (12)

Reporting Owners

Reporting Owner Name / Addre	SS	Relationships						
	Director	10% Owner	Officer	Other				
Wilbur Norman G 11825 LAMPWICK LANE FRISCO, TX 75035	Х							
Signatures								
/s/ Norman G. Wilbur 1	1/01/2012							

<u>**</u>Signature of Reporting Person Date

Explanation of Responses:

* 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).

This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan
(1) at an exercise price of \$5.31 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 9, 2007, February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.

This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.75 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 8, 2008, February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.

This option was originally reported as an option for 2,500 shares of Class A Common Stock under the 2006 Director Stock Option Plan
(3) at an exercise price of \$3.85 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.

(4) This option was originally reported as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.50 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 6, 2009, February 5, 2010, February 4, 2011 and February 3, 2012.

This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.41 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 6, 2009, and February 5, 2010, February 4, 2011 and February 3, 2012.

This option was originally reported as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.

This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$3.52 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 5, 2010, February 4, 2011 and February 3, 2012.

This option was originally reported as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.

(9) This option was originally reported as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.83 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect 5% stock dividends paid on February 4, 2011 and February 3, 2012.

This option was granted on December 2, 2011 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock Option Plan at an exercise price of \$1.30 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect a 5%

(10) Option Plan at an exercise price of \$1.50 per share, but adjusted pursuant to the anti-dilution provisions of the 2006 plan to reflect a 5% stock dividend paid on February 3, 2012. This option vests in four equal quarterly installments of Class A Common Stock over a one year period, beginning on March 2, 2012, until such shares are fully vested.

This option was granted on December 7, 2012 as an option for 1,000 shares of Class A Common Stock under the 2006 Director Stock(11) Option Plan at an exercise price of \$1.56 per share. This option vests in four equal quarterly installments of Class A Common Stock over a one year period, beginning on March 7, 2012, until such shares are fully vested.

This option was granted on April 13, 2012 as an option for 5,000 shares of Class A Common Stock under the 2006 Director Stock (12) Option Plan at an exercise price of \$1.56 per share. This option vests in four equal quarterly installments of Class A Common Stock over

a one year period, beginning on July 13, 2012, until such shares are fully vested.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.