CERTIFIED FOR PUBLICATION

IN THE COURT OF APPEAL OF THE STATE OF CALIFORNIA

FOURTH APPELLATE DISTRICT

DIVISION THREE

LUTHER E. SECREST et al.,

Plaintiffs and Appellants,

v.

SECURITY NATIONAL MORTGAGE LOAN TRUST 2002-2 et al.,

Defendants and Respondents.

G039065

(Super. Ct. No. 05CC04248)

ORDER MODIFYING OPINION AND DENYING PETITION FOR REHEARING; NO CHANGE IN JUDGMENT

It is ordered that the opinion filed herein on October 9, 2008, be modified as follows:

1. On page 3, delete the entire first sentence of the fourth paragraph, starting with "Beginning in 1998."

2. On page 4, in the first full paragraph, delete the entire first sentence beginning "By January 2002," and replace it with the following sentence: "There was evidence that by January 2002, the Secrests were in default."

These modifications do not effect a change in the judgment. The petition for rehearing is DENIED.

FYBEL, J.

WE CONCUR:

SILLS, P. J.

ARONSON, J.