

This Agreement Rider is made this 30th day of May, 2002, and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to CitiFinancial

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 1308 Haywood Dr Southern MS 38471

IN CONSIDERATION of a loan granted to the undersigned by CitiFinancial dated 05/30/2002, the undersigned agree not to make any claim for any future advances under and pursuant to the terms of the Future Advance Clause of the first mortgage encumbering the real property owned by the undersigned and more formally described in Mortgage/Deed of Trust, said mortgage being from Patrick E Smith & Kimberly Dawn Anderson aka Kimberly Dawn Smith to Associates Financial Svcs. dated 2/15/00 and recorded 2/18/00 in Official Record Book 1189, Page 351 of the Public Records of Desoto County, State of MS and we, undersigned, hereby specifically waive any right to secure funds pursuant to such future advance clause for so long a period of time and the CitiFinancial and/or assignee(s) shall retain any interest in the mortgage bearing this date executed by the undersigned to the said CitiFinancial.

Borrower agrees that the Lender may give notice to the holder of any prior open-end Note and Security Instrument of Borrower's agreement pursuant to this Agreement Rider.

This Agreement Rider also provides that the acceptance of a future advance under the first mortgage will constitute a default under the second mortgage and that the second mortgage on such default, is entitled to all of the rights and remedies available to him in the event of a default as set forth in said mortgage.

Dated this 5/30/02

WITNESS

STATE MS.-DESOTO CO. FILED
MAY 31
(Witness's Signature) 3 18 PM '02

X Patrick E Smith
(Customer's Signature)

1511 310
(Witness's Signature) PG W.E. DAVIS CH. CLK.

X Kimberly Dawn Anderson aka Kimberly Dawn Smith
(Customer's Signature)

STATE OF MS
COUNTY OF Desoto

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Patrick E Smith & Kimberly Dawn Anderson aka Kimberly Dawn Smith to me known to be the persons described herein and who executed the foregoing instrument and acknowledged before me that they executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this 5/30/02

My Commission Expires: _____

Sandra Stout
Notary Public

