

AGREEMENT RIDER

BK 1550PG0196

This Agreement Rider is made this 20th day of August, 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: 1455 Town and Country Southaven MS 38671

IN CONSIDERATION of a loan granted to the undersigned by CitiFinancial dated 08/20/2002, 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 MARK R. GARRISON HARRIET J. GARRISON to Pulaski Mortgage Co dated 10/15/96 and recorded 10/21/96 in Official Record Book 864, Page 89 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 8/20/02

WITNESS

Witness's Signature: [Signature] STATE MS - DESOTO CO. FILED AUG 23 1 48 PM '02 (Witness's Signature) Customer's Signature: [Signature] (Customer's Signature) [Signature] (Customer's Signature)

STATE OF MS BK 1550 PG 196 W.F. DAVIS CH. CLK. COUNTY OF Desoto

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Mark R. and Harriet J. Garrison 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 County and State last aforesaid this 8/20/02

My Commission Expires: 3-11-06

Notary Public Seal: CRYSTAL R. ANDERSON, Notary Public, Desoto County, Mississippi. [Signature]