

AGREEMENT RIDER

This Agreement Rider is made this 4th day of Oct, 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

BK 1577 PG 0529

PO Box 431 Southaven MS 38671
(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 10776 Ridgefield Dr. Olive Branch MS 38654

IN CONSIDERATION of a loan granted to the undersigned by CitiFinancial dated 10/4/02, 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 Blake Williams, Jr and Betty D. Williams to Community Mfg. CO dated 3/21/98 and recorded 7/20/98 in Official Record Book 1017, Page 372 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 10/4/02
WITNESS STATE MS. - DESOTO CO.

OCT 7 2 51 PM '02
(Witness's Signature)

X [Signature]
(Customer's Signature)

BK 1577 PG 529
W.F. DAVIS CH. CLK.
(Witness's Signature)

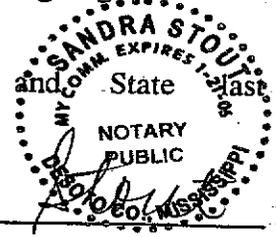
V [Signature]
(Customer's Signature)

STATE OF MS
COUNTY OF DeSoto

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Blake Williams, Jr and Betty D. Williams 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 aforesaid this 10/4/02

My Commission Expires: _____



[Signature]
Notary Public