STATE OF SOUTH CAROLINA) GREENVILLE) COUNTY

AGREEMENT

The undersigned, in order to induce Investors Title Insurance Company to issue a mortgagee title insurance policy to First Federal Savings and Loan Association pertaining to a mortgage loan to Robert L. Siddens and Jacquilyn H. Siddens, providing specific coverage for the fact that a house on Lot 30, Old Mill Estates, Section I, was built so that a portion of the house is within a sewer easement and in view of the agreement between Western Carolina Sewer Authority and William C. Ballentine, Jr. which provides that the house may remain on said lot but that the Sewer Authority is not responsible for damages thereto resulting from work on said sewer line, now, therefore, in recognition of these facts and in consideration of the issuance of a mortgagee's title policy and the sum of One and No/100ths (\$1,00) Dollars, each to the other paid, the undersigned hereby agree to hold said Investors Title Insurance Company forever harmless in the event of any losses or damages that said title company may be required to pay to First Federal Savings and Loan Association as a result of the sewer easement encroachment by said house on Lot 30, Old Mill Estates, Section I. The said easement is shown on a composite plat of Old Mill Estates made by Piedmont Engineers and Architects dated June 15, 1972 and also shown on a plat prepared for Robert L. Siddens and Jacquilyn H. Siddens by Freeland and Associates, dated May 3, 1982.

IN WITNESS WHEREOF, the undersigned have set their hands and seals this One day of May, 1982.

WITNESSES:

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