

ALTA 3.1 ZONING ENDORSEMENT

**ATTACHED TO LOAN POLICY NO. SPECIMEN
ISSUED BY**

SAMPLE

1. The Company insures the Insured against loss or damage in the event that, at Date of Policy:
- a. According to applicable zoning ordinances and amendments thereto, the land is not classified _____
 - b. The following use or uses are not allowed under that classification:

and there shall be no liability under this paragraph 1b if the use or uses are not allowed as the result of any lack of compliance with any conditions, restrictions or requirements contained in the zoning ordinances and amendments thereto mentioned above, including but not limited to the failure to secure necessary consents or authorizations as a prerequisite to the use or uses.

2. The Company further insures the insured against loss or damage arising from a final decree of a court of competent jurisdiction
- a. Prohibiting the use of the land, with any structure presently located thereon, as insured in paragraph 1b; or
 - b. Requiring the removal or alteration of the structure on the basis that, at Date of Policy, the ordinances and amendments thereto have been violated with respect to any of the following matters:
 - 1) Area, width or depth of the land as a building site for the structure;
 - 2) Floor space area of the structure;
 - 3) Setback of the structure from the property lines of the land;
 - 4) Height of the structure; or
 - 5) Number of parking spaces.

There shall be no liability under this Endorsement based on:

- a. The invalidity of the ordinances and amendments thereto mentioned above until after a final decree of a court of competent jurisdiction adjudicating the invalidity, the effect of which is to prohibit the use or uses.
- b. The refusal of any person to purchase, lease or lend money on the estate or interest covered by this Policy.

This Endorsement is made a part of the Policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the Policy and any prior endorsements, nor does it extend the effective date of the Policy and any prior endorsements, nor does it increase the face amount thereof.