

File No.  
Premium \$ \_\_\_\_\_

**ALTA ZONING ENDORSEMENT**  
Attached to and made a part of Loan Policy Number **SPECIMEN**

1. The Company insures the Insured against loss or damage sustained by reason of any incorrectness in the assurance that, at Date of Policy:
  - a. According to applicable zoning ordinances and amendments thereto, the insured land is classified Zone \_\_\_\_\_
  - b. The following use or uses are allowed under that classification subject to compliance with any conditions, restrictions or requirements contained in the zoning ordinances and amendments thereto, including but not limited to the securing of necessary consents or authorization as a prerequisite to the use or uses:  
  
\_\_\_\_\_
  
2. The Company further insures 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 built in accordance with the plans and drawings described in Exhibit \_\_\_\_\_ to the \_\_\_\_\_ and any amendments thereto approved by the City (the "Plans"), as specified in paragraph 1(b); or
  - b. requiring the removal or alteration of any structure on the insured land built in accordance with the Plans on the basis that, at Date of Policy, the ordinances and amendments thereto have been violated with respect to any of the following matters:
    - i. Area, lot coverage, width or depth of the insured land as a building site;
    - ii. Floor space area of any structure;
    - iii. Setbacks of any structure from the property lines of the insured land;
    - iv. Height of any structure on the insured land;
    - v. Allowable density requirements; or
    - vi. Parking requirements;
  - c. prohibiting the construction or use of any structure on the insured land to be built in accordance with the Plans on the basis that the ordinances and amendments thereto in existence at the Date of Policy have been violated with respect to any of the following matters:
    - i. Area, lot coverage, width or depth of the insured land as a building site;
    - ii. Floor space area of any structure;
    - iii. Setbacks of any structure from the property lines of the insured land;
    - iv. Height of any structure on the insured land;
    - v. Allowable density requirements; or
    - vi. Parking requirements.

There shall be no liability under this endorsement based on the invalidity of the ordinances and amendments thereto 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.

Loss or damage as to the matters insured against this endorsement shall not include loss or damage sustained or incurred by reason of 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 as expressly stated on this endorsement, the terms, dates and amounts of the policy and prior endorsements are not changed.

SAMPLE