

## ALTA 3.1 ZONING—COMPLETED STRUCTURE (4-12-99)

Attached to Policy Number:

Issued by

TITLE INSURANCE COMPANY

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

and there shall be no liability under this paragraph 1(b) 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, including but not limited to the securing of necessary consents or authorizations 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 presently located thereon, as insured in paragraph 1(b); 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:
    - i. Area, width or depth of the land as a building site for the structure;
    - ii. Floor space area of the structure;
    - iii. Setback of the structure from the property lines of the land; or
    - iv. Height of the structure.
    - v. Parking

There shall be no liability under this endorsement based on:

- a. 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.
- 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. IN WITNESS WHEREOF, the Company has caused this Endorsement to be signed and sealed as of the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, to be valid when countersigned by an authorized officer or agent of the Company, all in accordance with its By-Laws.

TITLE INSURANCE COMPANY

Dated: \_\_\_\_\_ By: \_\_\_\_\_