

**ALTA 3.0 ZONING—VACANT LAND (4-12-99)**

Attached to Policy Number:  
Issued by  
TITLE INSURANCE COMPANY

The Company insures the insured against loss or damage sustained in the event that, at Date of Policy:

1. According to applicable zoning ordinances and amendments thereto, the land is not classified Zone \_\_\_\_\_.
2. The following use or uses are not allowed under that classification:

There shall be no liability under this endorsement based on:

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