

Redline of ALTA Endorsements 3.1 (2021 v 01.00 07-01-2021) Against 3.1-06 (Effective 10-22-2009)

ALTA 3.1 ZONING—COMPLETED STRUCTURE ENDORSEMENT

~~Attached to~~

This endorsement is issued as part of

~~Policy No-Number~~ _____

~~Issued~~ issued by

BLANK TITLE INSURANCE COMPANY

1. For purposes of this endorsement, "Zoning Ordinance" means a zoning ordinance or zoning regulation of a political subdivision of the State that is in effect and applicable to the Land at the Date of Policy.
2. The Company insures against loss or damage sustained by the Insured in the event that, at the Date of Policy:
 - ~~a. according to applicable zoning ordinances and amendments~~
 - a. According to the Zoning Ordinance, the Land is not classified Zone _____;
 - b. ~~the~~The following use or uses are not allowed under that classification: _____;
 - c. There ~~shall be~~is no liability under ~~paragraph 1~~Section 2.b. if the use or uses are not allowed as the result of any lack of compliance with any ~~conditions, restrictions, or requirements~~condition, restriction, or requirement contained in the ~~zoning ordinances and amendments~~Zoning Ordinance, including but not limited to the failure to secure necessary consents or authorizations as a prerequisite to the use or uses. ~~This paragraph 1~~Section 2.c. does not modify or limit the coverage provided in Covered Risk 5.
3. The Company further insures against loss or damage sustained by the Insured by reason of a final decree of a State or federal court ~~of competent~~having jurisdiction either prohibiting the use of the Land, with any existing structure, as specified in ~~paragraph 1~~Section 2.b. or requiring the removal or alteration of the structure, because, at the Date of Policy, the ~~zoning ordinances and amendments~~Zoning Ordinance has been violated with respect to any of the following matters:
 - ~~Area~~
 - a. The area, width, or depth of the Land as a building site for the structure;
 - ~~Floor~~
 - b. The floor space area of the structure;
 - ~~Setback~~
 - c. A setback of the structure from the property lines of the Land;
 - ~~Height~~
 - d. The height of the structure; or
 - ~~Number~~
 - e. The number of parking spaces.
4. There ~~shall be~~is no liability under this endorsement based on:
 - a. ~~the~~The invalidity of the ~~zoning ordinances and amendments~~Zoning Ordinance until after a final decree of a State or federal court ~~of competent~~having jurisdiction adjudicating the invalidity, the effect of which is to prohibit the use or uses; described in Section 2.b.
 - b. ~~the~~The refusal of any person to purchase, lease, or lend money on the Title covered by this policy.

This endorsement is issued as part of the policy. Except as it expressly states, it does not (i) modify any of the terms and provisions of the policy, (ii) modify any prior endorsements, (iii) extend the Date of Policy, or (iv) increase the Amount of Insurance. To the extent a provision of the policy or a previous endorsement is



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52 inconsistent with an express provision of this endorsement, this endorsement controls. Otherwise, this
53 endorsement is subject to all of the terms and provisions of the policy and of any prior endorsements.
54

55
56 [Witness clause ~~optional~~]

57
58
59 [Date]

60
61 **BLANK TITLE INSURANCE COMPANY**

62
63
64 By: _____
65 [Authorized Signatory]

