

ISSUING GUIDELINES

ALTA Endorsement: 3-06 (Zoning)

Explanation:

This endorsement to the Loan or Owner's Policy provides insurance of the applicable zoning classification and authorized use of the land. It is designed for issuance on unimproved property.

Underwriting Requirements:

- (1) Secure and review a written certification from the applicable zoning department or agency as to the zoning classification and authorized use together with a copy of the applicable zoning ordinance.
- (2) If possible, confirm the zoning classification by review of the zoning maps or by requiring that the survey state the applicable zoning classification.
- (3) If the authorized use is based upon an exception, variance, or prior authorized nonconforming use consult with our underwriting personnel.
- (4) We prefer that Paragraph 2 of this endorsement refer to the "following use or uses" by excerpting language from the zoning ordinance and not by stating in more general terms the proposed use.

Issuing guideline applies to the following Endorsement(s):

ALTA 3-06 Zoning - 2006 ALTA Owner's Policy or Loan Policy