

Commercial Endorsement – Vacant Land

Lender Policy

The Policy and Endorsements are hereby amended by deleting the provisions listed in Column A and replacing them with the provisions in Column B, if any:

Column A	Column B
COVERED RISK 12	None.
COVERED RISK 16 (b)	16 (b) Use of the Land as vacant land as of the Policy Date violates a zoning by law.
COVERED RISK 16 (c)	None.
COVERED RISK 19	None.
COVERED RISK 21	None.
COVERED RISK 24	None.
COVERED RISK 39	None.
COVERED RISK 42 (b)	None.

Notwithstanding anything else in this Policy and Endorsements, this Policy does not insure against loss or damage sustained or incurred by the Insured related to the inability to: (i) construct any improvements on the Land, or (ii) legally use any improvements on the Land constructed after the Policy Date.

This endorsement is part of the Policy and is subject to all of the terms and provisions of the Policy, including any other endorsements. This endorsement does not:

- *modify any of the terms and provisions of the Policy, including any other endorsement;*
- *extend the effective date of the Policy, including any other endorsement; or*
- *increase the face amount of the Policy;*

unless expressly stated above.