

Commercial Endorsement - Vacant Land

Owner 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
Owner's COVERAGE STATEMENT, first paragraph	This Policy insures your Title to the Land and the legal services provided by your lawyer for the Transaction.
COVERED RISK 26	None.
COVERED RISK 34	34. Use of the Land as vacant land as of the Policy Date violates a zoning by law.
COVERED RISK 35(b)	None.
Septic System Endorsement (if attached), paragraph 6	6. Coverage under this Policy and Endorsement does not apply to septic systems that are used in, or as part of, any manufacturing, industrial, commercial or other business process or enterprise conducted on the Land.

Notwithstanding anything else in this Policy and Endorsements, this Policy does not insure against any Actual Loss arising from:

- a. The illegality or unenforceability of: (i) any source of income derived from the Land or any business or commercial undertaking operated thereon, or (ii) any title to the source of the income, business or commercial undertaking, or any assets thereof other than the Land;
- b. Legal services provided by your lawyer in connection with financial or business matters relating to the Transaction; and
- c. Your 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.