



## Fast Facts - ALTA Surveys

### Table A Item 6: Zoning Classification - Do I need 6(a) or 6(b)?



When considering the inclusion of Optional Table A Item 6, there are two options, 6(a) OR 6(b). When 6(a) is included, the surveyor will report the zoning classification ONLY for the surveyed property as provided by the insurer. When Item 6(b) is included, the surveyor will report the zoning classification ALONG WITH any setback requirements, height and floor area space requirements for that classification as provided by the insurer. In order for the zoning information to be reported on the face of the survey, 6(a) or 6(b) must be requested. This is useful in many transactions as the parties involved look to the zoning information and then to the data revealed on the survey to confirm compliance to zoning matters (i.e., the required building setback vs. how far the building is set back from the property line). Also, the title company is looking at this same information if they are asked to provide a 3.1 Zoning Endorsement to their title policy.

With the adoption of the 2011 Minimum Standard Detail Requirements, the process of providing this information on the survey has changed. Previously, when Item 6 was included, the surveyor would perform research with the zoning authority and report this information on the survey. Per the new requirements, in order for the zoning information to appear on the survey, the insurer, which is the title company, must provide the information to the surveyor. However, since the adoption of the new standards, it is rare that title companies (the insurer) actually provide this information. In most cases, the surveyor is provided with a copy of a zoning report and/or a zoning letter from a third party zoning company and then states the source of the information. If Item 6(a) or 6(b) is requested, the ordering client needs to be prepared to provide this zoning information to the surveyor and discussions with transaction parties may be necessary to establish who is responsible for ordering the zoning report. Without receipt of the zoning information, the surveyor may report "The surveyor was not provided with zoning information

pursuant to Table A Item 6(a) or 6(b)."

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## Fast Fact - Environmental Reporting

### The Value of Timely and Accurate Property Information



It is often said that the smallest details usually create the biggest issues. This holds true in the field of commercial real estate due diligence reporting. Failure to communicate timely and accurate property information to the lender, report provider and other transaction parties can result in a delay in completion of the due diligence reports, the loan underwriting and ultimately the closing of the deal.

To avoid project delays it is critical to provide a clear description of the subject property. This description should include:

- the correct address or multiple addresses
- number of parcels
- acreage
- number of buildings
- square footages
- dates of construction and renovation
- notable facts about the property/improvements
- an ALTA survey
- any previous reports

It is also helpful to have a clear and correct scope of work required by the lender or purchaser and complete contact information for the individuals who are knowledgeable about the property and can arrange site access.

Unfortunately, this information is frequently pulled together from old documents and online without verifying the accuracy. In far too many instances this has resulted in incorrect property inspections, omissions or lack of access to the site resulting in the aforementioned transaction delays. It is best to have correct and clear information at the time of ordering all your due diligence reports to save time and frustration throughout the transaction.

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## Bock & Clark News and Upcoming Events



- Bock & Clark will be hosting a booth at the 2015 [CREW Network Convention in Bellevue, WA](#). Stop by the Marketplace on September 30th to meet Jeff, Cathleen, Tim and Laura and drop your card in for a chance to win a \$500 COACH Gift card.
- Stop by to meet Peggy at the upcoming [Bisnow BLIS](#) event to be held at the Renaissance Downtown in Washington, DC. on Oct. 19. Bock & Clark is a national sponsor for this event.
- Jim Brown, Director, will be leading a round table discussion at the [ICSC Law Conference](#) to be held in Phoenix, October 28-31.
- **NEW:** Contact Bock & Clark to schedule an educational seminar on the topic of commercial zoning reports. Call Jim at 1-800-787-8397 ext.

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