



Certificate of Occupancy & Zoning

Revised 1/1/2012

I. Certificate of Occupancy

A. The purpose of the Certificate of Occupancy (C of O) is to establish that all requirements of the building code and all other local municipal requirements have been met.

B. A copy of the executed and dated c of O for both the building shell and tenant finishes are required on all new loan fundings. If the building or zoning department does not have a copy available because of the building's age, the Lender will accept a letter from that department or a statement from the engineer in the Property Condition Report stating one was not available.

II. Zoning

A. A zoning letter should be ordered by the correspondent from the city, county or municipality that the property is located in. The letter should contain the current zoning status of the property, whether the property is in compliance with all zoning regulations, including conforming or legal-conforming use.

B. If the city, county or municipality does not issue zoning letter, then a zoning endorsement to the title policy will be required.