

[Law Firm Letterhead]

[Date]

[Lender Name]
[Lender Address]
[City, State, Zip]

RE: Zoning Opinion - [Property Address/Project Name]

To [Lender Name or Representative]:

We have acted as counsel to [Borrower Name] (the "Borrower") in connection with the mortgage loan in the amount of \$[Loan Amount] (the "Loan") secured by the real property located at [Property Address] (the "Property").

For purposes of this opinion, we have examined such certificates, documents, and records as we deemed necessary, including the [Zoning Map/Ordinance] of [Name of Jurisdiction].

Based upon the foregoing, we are of the opinion that:

1. **Classification:** The Property is located in the [Name of Zoning District] district.
2. **Permitted Use:** The current and intended use of the Property as a [Type of Use, e.g., Multi-family Residential/Commercial Office] is a permitted use under the applicable zoning ordinances.
3. **Compliance:** To the best of our knowledge, the Property and all improvements located thereon comply with applicable zoning requirements, including but not limited to setbacks, building height, density, and parking requirements.
4. **No Violations:** Based on the [Zoning Verification Letter] issued by [City/County Department] dated [Date], there are no outstanding notices of zoning violations against the Property.
5. **Legal Non-Conforming Use (if applicable):** [Include language here if the property is "grandfathered" or legally non-conforming].

This opinion is rendered solely for the benefit of the Lender in connection with the Loan and may not be relied upon by any other person or for any other purpose without our prior written consent.

Sincerely,

[Signature]
[Printed Name of Attorney]
[Name of Law Firm]