

ZONING CERTIFICATION

The undersigned Official does hereby certify to PROTECTIVE LIFE INSURANCE COMPANY, its successors and/or assigns as follows:

1. That this is the duly appointed _____ of _____ and is authorized to make this certification.

2. That he is familiar with the plans and specifications submitted by _____ in connection with the construction of _____ in the real property described in Exhibit A attached hereto and made part hereof by reference (hereinafter referred to as the "Property".)

3. That the Property is in the _____ Zoning District, as provided in the Zoning Ordinance or Code of the _____ (hereinafter referred to as the "Code"), which zoning is the proper zoning for the improvements that have been constructed.

4. That all improvements and the use of the Property comply with all applicable provisions of the Code and do not violate any current applicable zoning or occupancy ordinance, resolution or regulation of _____, _____
(City) (State)

5. That no action or proceeding is pending before any Court or administrative agency with respect to the Zoning of the Property or any improvements located thereon.

6. That no action or proceeding is pending before any Court of administrative agency with respect to the validity of the Code or any certification or permits issued thereunder.

7. That attached hereto are true copies of all applicable ordinances, variances, resolutions or regulations, relating to the zoning and use of the Property.

(Date)

(Title)

EXHIBIT A

(Property Description)