**RIDER X- Covid-19 Virus Planning**

This Rider is intended to amend a certain Purchase Agreement, Binder or Contract dated (the "Agreement") concerning real property located at between the undersigned Parties.

The Parties recognize that the COVID-19 virus (a/k/a coronavirus) may cause unanticipated delays in processing the financing application, government actions to quarantine or require “social distancing”, their own availability should they take sick, and the availability of building inspectors, attorneys and land record offices. While the Parties acknowledge that such delays, if any, may be unlikely, they believe it is prudent to make the following amendments to their Agreement:

1. Buyer(s) shall endeavor to require their inspectors and contractors who are provided access to the interior living areas of the Property in order to conduct tests, inspections and other due diligence to wash their hands or use hand sanitizing products prior to conducting such tests, inspections and other due diligence and to clean doorknobs, faucet handles, countertops and other areas they touch with cleaning products provided by Seller(s).
2. Buyer(s) shall endeavor to order title and municipal record searches as soon as due diligence and any negotiations concerning due diligence have been completed and pay the usual charges for those services.
3. Seller(s) shall notify Buyer(s) as soon as possible if any person residing in the Property tests positive for, is being treated for the COVID-19 virus or is under quarantine or “social distancing” as a result of exposure to COVID-19. In that event, Buyer(s) at Buyer(s) option may extend the date for completion of due diligence for a period not exceeding twenty (21) days.
4. Seller(s) and Buyer(s) acknowledge that the government has or may order employers deemed “non-essential” to close or operate under restrictive conditions until such order is lifted which order may result in layoffs or closures. The Parties further acknowledge that Buyer(s)’ lender may condition any mortgage commitment on Buyer(s) continued employment until Closing, and that Buyer(s) has no control over the effect of government orders on such employment. Accordingly, the Parties agree that Buyer(s) will promptly notify Seller(s) if Buyer(s) receives a layoff notice after the mortgage contingency date. In the event the Buyer(s)’ lender refuses to close as a result of the layoff, the Closing date shall be extended for a period of thirty (30) days unless Seller(s) at Seller(s) option terminate the Agreement and return Buyer(s) deposit.
5. In the event that either of the Parties cannot close on the date set forth in the Purchase Agreement due to a delay caused by a government mandated or recommended quarantine, “lockdown” order or an illness to a party or a party’s attorney due to or resulting from COVID-19, that party who cannot close shall promptly notify the other party. If such Notice is given, the Closing date shall be extended to a mutually agreeable date not longer than thirty (30) days from the original Closing date. Buyer(s) and Seller(s) shall equally share in the cost of any nonrefundable fee, not to exceed $500, actually incurred by BUYER to extend, refresh or renew any mortgage commitment granted Buyer(s) by Buyer(s)’ lender pursuant to the provisions of the Purchase Agreement that would expire during the thirty (30) day extension period. If such fee exceeds $500, either party may terminate this contract, and the Buyer(s) deposit will be promptly returned to Buyer(s).
6. If the Parties close but the recording office is closed during its regular, published hours as a result of a declared state of emergency or public health emergency, pandemic (specifically including COVID-19), or government mandated or recommended quarantine, the Parties shall close provided title insurance to cover the “gap” between the date of closing and the date of recording acceptable to Buyer(s)’ lender is available without additional cost. (Note: many title insurers provide gap coverage either as part of the original policy or as a special endorsement without additional cost: check with your attorneys)

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| Seller’s signature Date | Buyer’s signature Date |
| Seller’s name | Buyer’s name |
| Seller’s signature | Buyer’s signature |
| Seller’s name | Buyer’s name |
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