



Impac Mortgage Corp.

Date: November 16, 2021

Subject: Thanksgiving Holiday – Rescissions and Disbursements

Thursday, November 25, 2021 is Thanksgiving and a federal holiday. Impac Mortgage **will be closed** on Thursday and Friday, November 25th and 26th. Impac will resume normal business hours on Monday, November 29th.

For purposes of rescission, Thanksgiving Day, November 25th is not counted as a business day; however Friday, November 26th is considered a business day.

Please note the following:

- Thursday, November 25, 2021, Impac is closed the entire day
- Friday, November 26, 2021, Impac is closed the entire day
- Monday, November 29, 2021, Impac resumes normal business hours

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Saturday, November 20	Wednesday, November 24	Monday, November 29
Monday, November 22	Friday, November 26	Monday, November 29
Tuesday, November 23	Saturday, November 27	Monday, November 29
Wednesday, November 24	Monday, November 29	Tuesday, November 30

REMINDER – Impact on Loan Estimate (LE) and Closing Disclosure (CD) Timing and Delivery Requirements

Thanksgiving Day, November 25th is a federal holiday and is not considered a business day. It cannot be included in counting the seven business day waiting period from Loan Estimate (LE) delivery to consummation (signing). Likewise, it cannot be included in counting the three business day waiting period from delivery of the Closing Disclosure (CD) to consummation (signing).

Lock Desk

If you have questions, please contact 855-GO-IMPAC (855-464-6722)

Impac thanks you for your continued business!

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