



Impac Mortgage Corp.

Date: November 1, 2019

Subject: Veteran Day Holiday – Rescissions and Disbursements

Monday, November 11, 2019 is Veterans Day and a federal holiday. Impac Mortgage Corp. will be open for business on that day.

The Lock Desk will process lock extensions only and will not be accepting new locks or re-locks.

Please note the following:

- The Lock Desk will be open on Monday, November 11, 2019, for lock extensions only.
• There will not be a rate sheet published on Monday, November 11, 2019.
o As a reminder, all locks must be valid through the disbursement date. Be sure to request any necessary extensions to accommodate the rescission period.
• Loans will not be funded on Monday, November 11, 2019.
• The Lock desk will resume normal business hours on Tuesday, November 12, 2019.

The following rescission dates will apply:

Table with 3 columns: If Closing is on, Then Rescission Period ends, And Disbursement will be on. Rows include dates from Wednesday, November 6 to Saturday, November 9.

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

Monday, November 11, 2019, is a federal holiday; and it is not considered a business day for the purpose of providing the Loan Estimate (LE). This applies to the 3 day delivery after application and the 7 day deliver prior to consummation..)

For purposes of counting the days to ensure the consumer receives the Closing Disclosure (CD) on time, Monday November 11, 2019, Veterans Day is a public holiday and is not considered a business day.

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

Impac thanks you for your continued business!

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