



**Impac Mortgage Corp.**

Date: December 16, 2022

Subject: Christmas Holiday 2022 and New Year's Day 2023

In preparation for the Christmas and New Year holidays, Impac's schedule is as follows:

- Monday, December 26, 2022 and Monday, January 2, 2023, Impac is closed the entire day.
  - Rate sheets will not be published on these days.
- Friday, December 23, 2022 and Friday, December 30, 2022, lock desk will close at 11:00 A.M. PST.
- As a reminder, all locks must be valid through the disbursement date. Be sure to request any necessary extensions to accommodate the rescission period.

**Rescission Dates**

The following rescission dates will apply:

- Christmas Holiday rescission dates:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Tuesday, December 20	Friday, December 23	Tuesday, December 27
Wednesday, December 21	Saturday, December 24	Tuesday, December 27
Thursday, December 22	Monday, December 26	Tuesday, December 27
Friday, December 23	Tuesday, December 27	Wednesday, December 28

- New Year's Holiday rescission dates:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Tuesday, December 27	Friday, December 30	Tuesday, January 3
Wednesday, December 28	Saturday, December 31	Tuesday, January 3
Thursday, December 29	Monday, January 2	Tuesday, January 3
Friday, December 30	Tuesday, January 3	Wednesday, January 4

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

Sunday, December 25, 2022 and January 1, 2023 are federal holidays and **cannot** be included in counting the seven business day waiting period from Loan Estimate (LE) delivery to consummation (signing). Likewise, these two days cannot be included in counting the three business day waiting period from delivery of the Closing Disclosure (CD) to consummation (signing).

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

Impac thanks you for your continued business!