



Date: November 5, 2021

Subject: Veteran Day Holiday – Rescissions and Disbursements

Thursday, November 11, 2021 is Veterans Day and a federal holiday. Impac Mortgage Corp. **will be open** for business on that day.

Please note the following:

- **The Lock Desk will be open on Thursday, November 11, 2021.**
- **There will be a rate sheet published on Thursday, November 11, 2021.**
  - 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 Thursday, November 11, 2021.
- The Lock desk will resume normal business hours on Friday, November 12, 2021.

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Friday, November 5	Tuesday, November 9	Wednesday, November 10
Saturday, November 6	Wednesday, November 10	Friday, November 12
Monday, November 8	Friday, November 12	Monday, November 15
Tuesday, November 9	Saturday, November 13	Monday, November 15

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

Thursday, November 11, 2021, 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, Thursday, November 11, 2021, 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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