



Date: November 3, 2022

Subject: Veteran Day Holiday – Rescissions and Disbursements

Friday, November 11, 2022 is Veterans Day and a federal holiday. Impac Mortgage Corp. staff **will be available to assist customers that day**.

Please note the following:

- **The Lock Desk will not be available on Friday, November 11, 2022.**
- **There will not be a rate sheet published on Friday, November 11, 2022.**
 - 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 Friday, November 11, 2022.

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Monday, November 7	Thursday, November 10	Monday, November 14
Tuesday, November 8	Saturday, November 12	Monday, November 14
Wednesday, November 9	Monday, November 14	Tuesday, November 15
Thursday, November 10	Tuesday, November 15	Wednesday, November 16

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

Friday, November 11, 2022, 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, Friday, November 11, 2022, 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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