



Impac Mortgage Corp.

Date: December 17, 2021

Subject: Christmas Holiday 2021 and New Year's Day 2022

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

- Friday, December 24, 2021 and Monday, January 3, 2022, Impac is closed the entire day.
 - Rate sheets will not be published on these days.
- 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

Saturday, December 25, 2021 and January 1, 2022 are federal holidays and are not included in the rescission period for refinances. 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 21	Friday, December 24	Monday, December 27
Wednesday, December 22	Monday, December 27	Tuesday, December 28
Thursday, December 23	Tuesday, December 28	Wednesday, December 29
Friday, December 24	Wednesday, December 29	Thursday, December 30

- New Year's Holiday rescission dates:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Tuesday, December 28	Friday, December 31	Tuesday, January 4
Wednesday, December 29	Monday, January 3	Tuesday, January 4
Thursday, December 30	Tuesday, January 4	Wednesday, January 5
Friday, December 31	Wednesday, January 5	Thursday, January 6

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

Saturday, December 25, 2021 and January 1, 2022 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!