



Impac Mortgage Corp.

Date: September 30, 2021

Subject: Columbus Day Holiday – Rescissions and Disbursements

Monday, October 11, 2021 is Columbus 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 Monday, October 11, 2021.**
- **There will be a rate sheet published on Monday, October 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 Monday, October 11, 2021.
- The Lock desk will resume normal business hours on Tuesday, October 12, 2021.

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Wednesday, October 6	Saturday, October 09	Tuesday, October 12
Thursday, October 7	Tuesday, October 12	Wednesday, October 13
Friday, October 8	Wednesday, October 13	Thursday, October 14
Saturday, October 9	Thursday, October 14	Friday, October 15

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

Monday, October 11, 2021, is a federal holiday; therefore this date cannot be included in counting the seven business day waiting period from Loan Estimate (LE) delivery to consummation (signing). Likewise, this day 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!

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