



Impac Mortgage Corp.

Date: September 30, 2022

Subject: Columbus Day Holiday – Rescissions and Disbursements

Monday, October 10, 2022 is Columbus Day and a federal holiday. Impac Mortgage Corp. **will be available to assist customers that day.**

Please note the following:

- **The Lock Desk will not be available on Monday, October 10, 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 Monday, October 10, 2022.
- The Lock desk will resume normal business hours on Tuesday, October 11, 2022.

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Wednesday, October 5	Saturday, October 8	Tuesday, October 11
Thursday, October 6	Tuesday, October 11	Wednesday, October 12
Friday, October 7	Wednesday, October 12	Thursday, October 13
Saturday, October 8	Thursday, October 13	Friday, October 14

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

Monday, October 10, 2022, 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 receipt 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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