



Impac Mortgage Corp.

Date: September 30, 2019

Subject: Columbus Day Holiday – Rescissions and Disbursements

Monday, October 14, 2019 is Columbus Day and a federal holiday. Impac Mortgage Corp. will be open for business on that day.

The Lock Desk will process lock extensions only and will not be accepting new locks or re-locks.

Please note the following:

- The Lock Desk will be open on Monday, October 14, 2019, for lock extensions only.
- There will not be a rate sheet published on Monday, October 14, 2019.
  - 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 14, 2019.
- The Lock desk will resume normal business hours on Tuesday, October 15, 2019.

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Wednesday, October 9	Saturday, October 12	Tuesday, October 15
Thursday, October 10	Tuesday, October 15	Wednesday, October 16
Friday, October 11	Wednesday, October 16	Thursday, October 17
Saturday, October 12	Thursday, October 17	Friday, October 18

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

Monday, October 14, 2019, 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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