



Impac Mortgage Corp.

Date: January 10, 2023

Subject: Martin Luther King, Jr. Holiday 2023 – Rescissions and Disbursements

Monday, January 16, 2023, is Martin Luther King, Jr. Day and a federal holiday. Impac Mortgage staff will be available to assist customers on that day.

Please note the following:

- **The Lock Desk will not be available on Monday, January 16, 2023.**
- **There will not be a rate sheet published on Monday, January 16, 2023.**
 - As a remainder, all locks must be valid through the disbursement date. Be sure to request any necessary extensions to accommodate the rescission period.
- There will be no fundings of loans on Monday, January 16, 2023.
- Monday, January 16, 2023, cannot be included in the rescission period for rescindable loans, and it is not a business day.

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Tuesday, January 10	Friday, January 13	Tuesday, January 17
Wednesday, January 11	Saturday, January 14	Tuesday, January 17
Thursday, January 12	Tuesday, January 17	Wednesday, January 18
Friday, January 13	Wednesday, January 18	Thursday, January 19

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

Monday, January 16, 2023, 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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