



Date: June 20, 2019

Subject: Independence Day Holiday 2019

Thursday, July 4, 2019, is Independence Day and a federal holiday. Impac Mortgage **will be closed for business** on that day.

Lock Desk Information

- The Lock Desk **will close early at 2:00 p.m. PDT** on Wednesday, July 3, 2019.
 - A ratesheet will be published on Friday, July 5, 2019.
- The Lock Desk **will not** be open on Thursday, July 4, 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.
- There will be no loans funded on Thursday, July 4, 2019.
- The Lock desk will resume normal business hours on Friday, July 5, 2019.

Rescission and Disclosure Information

The following rescission dates will apply:

If Closing is on:	Then Rescission Period ends:	And Disbursement will be on:
Wednesday, June 26	Saturday, June 29	Monday, July 1
Thursday, June 27	Monday, July 1	Tuesday, July 2
Friday, June 28	Tuesday, July 2	Wednesday, July 3
Saturday June 29	Wednesday, July 3	Friday, July 5
Monday, July 1	Friday, July 5	Monday, July 8
Tuesday, July 2	Saturday, July 6	Monday, July 8
Wednesday, July 3	Monday, July 8	Tuesday, July 9

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

Thursday, July 4, 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).

Impac will resume normal business hours on Friday, July 5, 2019.

If you have questions, please contact 855-GO-IMPAC (855-464-6722)

Impac thanks you for your continued business!

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