



Impac Mortgage Corp.

Date: June 27, 2022

Subject: Independence Day Holiday 2022 – Rescissions and Disbursements

Monday, July 4, 2022, is Independence Day and a federal holiday. Impac Mortgage **will be closed for business on Monday, July 4, 2022.**

Lock Desk information:

- The Lock Desk will close early at 11:00 AM PST on Friday, July 1, 2022.
- The Lock Desk will not be open on Monday, July 4, 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.
- There **will be no** fundings of loans on **Monday, July 4, 2022.**
- The Lock Desk will resume normal business hours on Tuesday, July 5, 2022.

The following rescission dates will apply:

If Closing is on	Then Rescission Period ends	And Disbursement will be on
Tuesday, June 28	Friday, July 1	Tuesday, July 5
Wednesday, June 29	Saturday, July 2	Tuesday, July 5
Thursday, June 30	Tuesday, July 5	Wednesday, July 6
Friday, July 1	Wednesday, July 6	Thursday, July 7

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

Monday, July 4, 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 delivery of the Closing Disclosure (CD) to consummation (signing).

Lock Desk

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

Impac Mortgage Corp. thanks for your continued business!