



Impac Mortgage Corp.

Date: January 7, 2022

Subject: Martin Luther King, Jr. Holiday 2022 – Rescissions and Disbursements

Monday, January 17, 2022, is Martin Luther King, Jr. Day and a federal holiday. Impac Mortgage **will be open for business** on that day.

Please note the following:

- **There will be** a rate sheet published on Monday, January 17, 2022.
 - 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 17, 2022.
- Monday, January 17, 2022, 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:
Monday, January 10	Thursday, January 13	Friday, January 14
Tuesday, January 11	Friday, January 14	Tuesday, January 18
Wednesday, January 12	Saturday, January 15	Tuesday, January 18
Thursday, January 13	Tuesday, January 18	Wednesday, January 19
Friday, January 14	Wednesday, January 19	Thursday, January 20

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

Monday, January 17, 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).

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

Impac thanks you for your continued business!

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