



Date: May 15, 2019

Subject: Memorial Day Holiday 2019

Monday, May 27, 2019, is Memorial 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 Friday, May 24, 2019.
 - A ratesheet will be published on Friday, May 24, 2019.
- The Lock Desk **will not** be open on Monday, May 27, 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 loan fundings on Monday, May 27, 2019.
- The Lock desk will resume normal business hours on Tuesday, May 28, 2019.

Rescission and Disclosure Information

The following rescission dates will apply:

| If Closing is on: | Then Rescission Period ends: | And Disbursement will be on: |
|--------------------------|-------------------------------------|-------------------------------------|
| Tuesday, May 21 | Friday, May 24 | Tuesday, May 28 |
| Wednesday, May 22 | Saturday, May 25 | Tuesday, May 28 |
| Thursday, May 23 | Tuesday, May 28 | Wednesday, May 29 |
| Friday, May 24 | Wednesday, May 29 | Thursday, May 30 |
| Saturday, May 25 | Thursday, May 30 | Friday, May 31 |

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

Monday, May 27, 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 Tuesday, May 28, 2019.

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

Impac thanks you for your continued business!

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