

There are ten annual Federal holidays on the calendar designated by the United States Government. These days cannot be used in the calculation of disclosure receipt or rescission. If a holiday's date falls on a weekend, the federally observed date occurring on a Friday or Monday will count as a business day for these purposes. Review the 2020 Rescission Calendar posted to the Resources page on the MLS website for questions related to rescission calculation.

HOLIDAY*	DATE	DAY
New Year's Day	January 1	Wednesday
Birthday of Martin Luther King, Jr.	January 20	Monday
Washington's Birthday	February 17	Monday
Memorial Day	May 25	Monday
Independence Day	July 3	Friday
Labor Day	September 7	Monday
Columbus Day	October 12	Monday
Veteran's Day	November 11	Wednesday
Thanksgiving Day	November 26	Thursday
Christmas Day	December 25	Friday

***Note: MLS will be closed on Friday November 27, 2020 in observance of the Thanksgiving holiday weekend.**

The following should be considered:

- Friday November 27, 2020 does count as a business day towards rescission and disbursement.
- Friday November 27, 2020 does count as a business day towards LE disclosure timing. Therefore, this day can be included in counting the seven business day waiting period from when the initial LE was provided to consummation.
- Friday November 27, 2020 can be counted as a business day for the 3-day prior to closing appraisal delivery requirement
- Friday November 27, 2020 can be counted as a business day for the 3-day timing requirement for the borrowers' receipt of the Pre-Closing Disclosure.

IMPORTANT

- Since MLS will not be open on Friday November 27, 2020, no fundings will be processed on Friday November 27, 2020.
- MLS's lock desk will not be open on Friday November 27, 2020. You will not be able to price loans in Optimal Blue.