

Date: 11/25/19

Topics: Thanksgiving Day Holiday Office Closures

Channels: All

Products: N/A

Effective Date: 11/28/19 & 11/29/19

### **Thanksgiving Day**

As a reminder, Thursday November 28, 2019 is a legal public holiday in observance of Thanksgiving Day. Midwest Loan Solutions will be closed for the holiday.

### **Rescission Period**

Under Regulation Z, this holiday is not considered a business day and should not be included in the borrower's three-day rescission period. Please find the 2019 Rescission Calendar attached for additional information regarding rescission days around this date.

### **TRID Requirements**

Thursday November 28, 2019 is a Federal holiday; therefore this date cannot be included in counting the seven business day waiting period from when the initial Loan Estimate was provided to consummation. When re-disclosure of the LE is required or disclosing the CD, this date also cannot be included in counting the three business day period from when a revised LE or CD was provided to a borrower to consummation.

### **Funding**

Midwest Loan Solutions will not be able to fund loans on Thursday November 28, 2019 due to bank closures in observance of the holiday.

### **Day after Thanksgiving Day**

***\*Note: MLS will be closed on Friday November 29, 2019 in observance of the Thanksgiving holiday weekend.***

### **The following should be considered:**

- Friday November 29, 2019 does count as a business day towards rescission and disbursement.
- Friday November 29, 2019 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 29, 2019 can be counted as a business day for the 3-day prior to closing appraisal delivery requirement
- Friday November 29, 2019 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 29, 2019, no funding's will be processed on Friday November 29, 2019.
- MLS's lock desk will not be open on Friday November 29, 2019. You will not be able to price loans in Optimal Blue.

If you have any questions regarding this announcement please contact your assigned Account Executive.

Thank you for your business and for being a valued partner!



2019 January						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	01	02	03	04	05
		Rescission Ends 1-04	Rescission Ends 1-05	Rescission Ends 1-07	Rescission Ends 1-08	Rescission Ends 1-09
06	07	08	09	10	11	12
Rescission Ends 1-09	Rescission Ends 1-10	Rescission Ends 1-11	Rescission Ends 1-12	Rescission Ends 1-14	Rescission Ends 1-15	Rescission Ends 1-16
13	14	15	16	17	18	19
Rescission Ends 1-16	Rescission Ends 1-17	Rescission Ends 1-18	Rescission Ends 1-19	Rescission Ends 1-22	Rescission Ends 1-23	Rescission Ends 1-24
20	21	22	23	24	25	26
Rescission Ends 1-24	Rescission Ends 1-24	Rescission Ends 1-25	Rescission Ends 1-26	Rescission Ends 1-28	Rescission Ends 1-29	Rescission Ends 1-30
27	28	29	30	31	01	02
Rescission Ends 1-30	Rescission Ends 1-31	Rescission Ends 2-01	Rescission Ends 2-02	Rescission Ends 2-04		
03	04	Notes:				
		<u>Legal Federal Holidays</u> New Year's Day, January 1 Birthday of Martin Luther King, Jr., January 21				



2019 February						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	01	02
					Rescission Ends 2-05	Rescission Ends 2-06
03	04	05	06	07	08	09
Rescission Ends 2-06	Rescission Ends 2-07	Rescission Ends 2-08	Rescission Ends 2-09	Rescission Ends 2-11	Rescission Ends 2-12	Rescission Ends 2-13
10	11	12	13	14	15	16
Rescission Ends 2-13	Rescission Ends 2-14	Rescission Ends 2-15	Rescission Ends 2-16	Rescission Ends 2-19	Rescission Ends 2-20	Rescission Ends 2-21
17	18	19	20	21	22	23
Rescission Ends 2-21	Rescission Ends 2-21	Rescission Ends 2-22	Rescission Ends 2-23	Rescission Ends 2-25	Rescission Ends 2-26	Rescission Ends 2-27
24	25	26	27	28	01	02
Rescission Ends 2-27	Rescission Ends 2-28	Rescission Ends 3-01	Rescission Ends 3-02	Rescission Ends 3-04		
03	04	Notes:				
		<u>Legal Federal Holidays</u> Washington's Birthday, February 18				



2019 March						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
24	25	26	27	28	01	02
					Rescission Ends 3-05	Rescission Ends 3-06
03	04	05	06	07	08	09
Rescission Ends 3-06	Rescission Ends 3-07	Rescission Ends 3-08	Rescission Ends 3-09	Rescission Ends 3-11	Rescission Ends 3-12	Rescission Ends 3-13
10	11	12	13	14	15	16
Rescission Ends 3-13	Rescission Ends 3-14	Rescission Ends 3-15	Rescission Ends 3-16	Rescission Ends 3-18	Rescission Ends 3-19	Rescission Ends 3-20
17	18	19	20	21	22	23
Rescission Ends 3-20	Rescission Ends 3-21	Rescission Ends 3-22	Rescission Ends 3-23	Rescission Ends 3-25	Rescission Ends 3-26	Rescission Ends 3-27
24	25	26	27	28	29	30
Rescission Ends 3-27	Rescission Ends 3-28	Rescission Ends 3-29	Rescission Ends 3-30	Rescission Ends 4-01	Rescission Ends 4-02	Rescission Ends 4-03
31	01	Notes:				
Rescission Ends 4-03						



2019 April						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	01	02	03	04	05	06
	Rescission Ends 4-04	Rescission Ends 4-05	Rescission Ends 4-06	Rescission Ends 4-08	Rescission Ends 4-09	Rescission Ends 4-10
07	08	09	10	11	12	13
Rescission Ends 4-10	Rescission Ends 4-11	Rescission Ends 4-12	Rescission Ends 4-13	Rescission Ends 4-15	Rescission Ends 4-16	Rescission Ends 4-17
14	15	16	17	18	19	20
Rescission Ends 4-17	Rescission Ends 4-18	Rescission Ends 4-19	Rescission Ends 4-20	Rescission Ends 4-22	Rescission Ends 4-23	Rescission Ends 4-24
21	22	23	24	25	26	27
Rescission Ends 4-24	Rescission Ends 4-25	Rescission Ends 4-26	Rescission Ends 4-27	Rescission Ends 4-29	Rescission Ends 4-30	Rescission Ends 5-01
28	29	30	01	02	03	04
Rescission Ends 5-01	Rescission Ends 5-02	Rescission Ends 5-03				
05	06	Notes:				



2019 May						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	01	02	03	04
			Rescission Ends 5-04	Rescission Ends 5-06	Rescission Ends 5-07	Rescission Ends 5-08
05	06	07	08	09	10	11
Rescission Ends 5-08	Rescission Ends 5-09	Rescission Ends 5-10	Rescission Ends 5-11	Rescission Ends 5-13	Rescission Ends 5-14	Rescission Ends 5-15
12	13	14	15	16	17	18
Rescission Ends 5-15	Rescission Ends 5-16	Rescission Ends 5-17	Rescission Ends 5-18	Rescission Ends 5-20	Rescission Ends 5-21	Rescission Ends 5-22
19	20	21	22	23	24	25
Rescission Ends 5-22	Rescission Ends 5-23	Rescission Ends 5-24	Rescission Ends 5-25	Rescission Ends 5-28	Rescission Ends 5-29	Rescission Ends 5-30
26	27	28	29	30	31	01
Rescission Ends 5-30	Rescission Ends 5-30	Rescission Ends 5-31	Rescission Ends 6-01	Rescission Ends 6-03	Rescission Ends 6-04	
02	03	Notes:				
		<u>Legal Federal Holidays</u> Memorial Day, May 27				



2019 June						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	01
						Rescission Ends 6-05
02	03	04	05	06	07	08
Rescission Ends 6-05	Rescission Ends 6-06	Rescission Ends 6-07	Rescission Ends 6-08	Rescission Ends 6-10	Rescission Ends 6-11	Rescission Ends 6-12
09	10	11	12	13	14	15
Rescission Ends 6-12	Rescission Ends 6-13	Rescission Ends 6-14	Rescission Ends 6-15	Rescission Ends 6-17	Rescission Ends 6-18	Rescission Ends 6-19
16	17	18	19	20	21	22
Rescission Ends 6-19	Rescission Ends 6-20	Rescission Ends 6-21	Rescission Ends 6-22	Rescission Ends 6-24	Rescission Ends 6-25	Rescission Ends 6-26
23	24	25	26	27	28	29
Rescission Ends 6-26	Rescission Ends 6-27	Rescission Ends 6-28	Rescission Ends 6-29	Rescission Ends 7-01	Rescission Ends 7-02	Rescission Ends 7-03
30	01	Notes:				
Rescission Ends 7-03						





2019 July						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	01	02	03	04	05	06
	Rescission Ends 7-05	Rescission Ends 7-06	Rescission Ends 7-08	Rescission Ends 7-08	Rescission Ends 7-09	Rescission Ends 7-10
07	08	09	10	11	12	13
Rescission Ends 7-10	Rescission Ends 7-11	Rescission Ends 7-12	Rescission Ends 7-13	Rescission Ends 7-13	Rescission Ends 7-16	Rescission Ends 7-17
14	15	16	17	18	19	20
Rescission Ends 7-11	Rescission Ends 7-18	Rescission Ends 7-19	Rescission Ends 7-20	Rescission Ends 7-22	Rescission Ends 7-23	Rescission Ends 7-24
21	22	23	24	25	26	27
Rescission Ends 7-24	Rescission Ends 7-25	Rescission Ends 7-26	Rescission Ends 7-27	Rescission Ends 7-29	Rescission Ends 7-30	Rescission Ends 7-31
28	29	30	31	01	02	03
Rescission Ends 7-31	Rescission Ends 8-01	Rescission Ends 8-02	Rescission Ends 8-03			
04	05	Notes:				
		<u>Legal Federal Holidays</u> Independence Day, July 4				



2019 August						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	01	02	03
				Rescission Ends 8-05	Rescission Ends 8-06	Rescission Ends 8-07
04	05	06	07	08	09	10
Rescission Ends 8-07	Rescission Ends 8-08	Rescission Ends 8-09	Rescission Ends 8-10	Rescission Ends 8-12	Rescission Ends 8-13	Rescission Ends 8-14
11	12	13	14	15	16	17
Rescission Ends 8-14	Rescission Ends 8-15	Rescission Ends 8-16	Rescission Ends 8-17	Rescission Ends 8-19	Rescission Ends 8-20	Rescission Ends 8-21
18	19	20	21	22	23	24
Rescission Ends 8-21	Rescission Ends 8-22	Rescission Ends 8-23	Rescission Ends 8-24	Rescission Ends 8-26	Rescission Ends 8-27	Rescission Ends 8-28
25	26	27	28	29	30	31
Rescission Ends 8-28	Rescission Ends 8-29	Rescission Ends 8-30	Rescission Ends 8-31	Rescission Ends 9-03	Rescission Ends 9-04	Rescission Ends 9-05
01	02	Notes:				



2019 September						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
01	02	03	04	05	06	07
Rescission Ends 9-05	Rescission Ends 9-05	Rescission Ends 9-06	Rescission Ends 9-07	Rescission Ends 9-09	Rescission Ends 9-10	Rescission Ends 9-11
08	09	10	11	12	13	14
Rescission Ends 9-11	Rescission Ends 9-12	Rescission Ends 9-13	Rescission Ends 9-14	Rescission Ends 9-16	Rescission Ends 9-17	Rescission Ends 9-18
15	16	17	18	19	20	21
Rescission Ends 9-18	Rescission Ends 9-19	Rescission Ends 9-20	Rescission Ends 9-21	Rescission Ends 9-23	Rescission Ends 9-24	Rescission Ends 9-25
22	23	24	25	26	27	28
Rescission Ends 9-25	Rescission Ends 9-26	Rescission Ends 9-27	Rescission Ends 9-28	Rescission Ends 9-30	Rescission Ends 10-01	Rescission Ends 10-02
29	30	01	02	03	04	05
Rescission Ends 10-02	Rescission Ends 10-03					
06	07	Notes:				
		<u>Legal Federal Holidays</u> Labor Day, September 2				



2019 October						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	01	02	03	04	05
		Rescission Ends 10-04	Rescission Ends 10-05	Rescission Ends 10-07	Rescission Ends 10-08	Rescission Ends 10-09
06	07	08	09	10	11	12
Rescission Ends 10-09	Rescission Ends 10-10	Rescission Ends 10-11	Rescission Ends 10-12	Rescission Ends 10-15	Rescission Ends 10-16	Rescission Ends 10-17
13	14	15	16	17	18	19
Rescission Ends 10-17	Rescission Ends 10-17	Rescission Ends 10-18	Rescission Ends 10-19	Rescission Ends 10-21	Rescission Ends 10-22	Rescission Ends 10-23
20	21	22	23	24	25	26
Rescission Ends 10-23	Rescission Ends 10-24	Rescission Ends 10-25	Rescission Ends 10-26	Rescission Ends 10-28	Rescission Ends 10-29	Rescission Ends 10-30
27	28	29	30	31	01	02
Rescission Ends 10-30	Rescission Ends 10-31	Rescission Ends 11-01	Rescission Ends 11-02	Rescission Ends 11-04		
03	04	Notes:				
		<u>Legal Federal Holidays</u> Columbus Day, October 14				



2019 November						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	01	02
					Rescission Ends 11-05	Rescission Ends 11-06
03	04	05	06	07	08	09
Rescission Ends 11-06	Rescission Ends 11-07	Rescission Ends 11-08	Rescission Ends 11-09	Rescission Ends 11-12	Rescission Ends 11-13	Rescission Ends 11-14
10	11	12	13	14	15	16
Rescission Ends 11-14	Rescission Ends 11-15	Rescission Ends 11-15	Rescission Ends 11-16	Rescission Ends 11-18	Rescission Ends 11-19	Rescission Ends 11-20
17	18	19	20	21	22	23
Rescission Ends 11-20	Rescission Ends 11-21	Rescission Ends 11-22	Rescission Ends 11-23	Rescission Ends 11-25	Rescission Ends 11-26	Rescission Ends 11-27
24	25	26	27	28	29	30
Rescission Ends 11-27	Rescission Ends 11-29	Rescission Ends 11-30	Rescission Ends 12-02	Rescission Ends 12-02	Rescission Ends 12-03	Rescission Ends 12-04
01	02	Notes:				
		<u>Legal Federal Holidays</u> Veteran's Day, November 11 Thanksgiving Day, November 28				



2019 December						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
01	02	03	04	05	06	07
Rescission Ends 12-04	Rescission Ends 12-05	Rescission Ends 12-06	Rescission Ends 12-07	Rescission Ends 12-09	Rescission Ends 12-10	Rescission Ends 12-11
08	09	10	11	12	13	14
Rescission Ends 12-11	Rescission Ends 12-12	Rescission Ends 12-13	Rescission Ends 12-14	Rescission Ends 12-16	Rescission Ends 12-17	Rescission Ends 12-18
15	16	17	18	19	20	21
Rescission Ends 12-18	Rescission Ends 12-19	Rescission Ends 12-20	Rescission Ends 12-21	Rescission Ends 12-23	Rescission Ends 12-24	Rescission Ends 12-26
22	23	24	25	26	27	28
Rescission Ends 12-26	Rescission Ends 12-27	Rescission Ends 12-28	Rescission Ends 12-28	Rescission Ends 12-30	Rescission Ends 12-31	Rescission Ends 1-02
29	30	31	01	02	03	04
Rescission Ends 1-02	Rescission Ends 1-03	Rescission Ends 1-04				
05	06	Notes:				
		<u>Legal Federal Holidays</u> Christmas Day, December 25				





## Rescission Calendar 2019



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