

Date: 12/20/19
Topics: December Holiday Office Closures
Channels: All
Products: N/A
Effective Date: 12/24/19-12/25/19 & 1/1/20

Christmas Eve & Christmas Day

As a reminder, Wednesday December 25, 2019 is a legal public holiday in observance of Christmas Day. Midwest Loan Solutions will be closing at 12pm on Tuesday, December 24, 2019 and will be closed for the holiday on Wednesday December 25, 2019.

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

Wednesday December 25, 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 Wednesday December 25, 2019 due to bank closures in observance of the holiday.

New Year's Day

As a reminder, Wednesday January 1, 2020 is a legal public holiday in observance of New Year's 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 2020 Rescission Calendar attached for additional information regarding rescission days around this date.

TRID Requirements

Wednesday January 1, 2020 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 Wednesday January 1, 2020 due to bank closures in observance of the holiday.

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 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				



2020 January						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	01	02	03	04
			Rescission Ends 1-05	Rescission Ends 1-06	Rescission Ends 1-07	Rescission Ends 1-08
05	06	07	08	09	10	11
Rescission Ends 1-08	Rescission Ends 1-09	Rescission Ends 1-10	Rescission Ends 1-11	Rescission Ends 1-13	Rescission Ends 1-14	Rescission Ends 1-15
12	13	14	15	16	17	18
Rescission Ends 1-15	Rescission Ends 1-16	Rescission Ends 1-17	Rescission Ends 1-18	Rescission Ends 1-21	Rescission Ends 1-22	Rescission Ends 1-23
19	20	21	22	23	24	25
Rescission Ends 1-23	Rescission Ends 1-24	Rescission Ends 1-24	Rescission Ends 1-25	Rescission Ends 1-27	Rescission Ends 1-28	Rescission Ends 1-29
26	27	28	29	30	31	01
Rescission Ends 1-29	Rescission Ends 1-30	Rescission Ends 1-31	Rescission Ends 2-01	Rescission Ends 2-03	Rescission Ends 2-04	
02	03	Notes:				
		<u>Legal Federal Holidays</u> New Year's Day, January 1 Birthday of Martin Luther King, Jr., January 20				



2020 February						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	01
						Rescission Ends 2-05
02	03	04	05	06	07	08
Rescission Ends 2-05	Rescission Ends 2-06	Rescission Ends 2-07	Rescission Ends 2-08	Rescission Ends 2-10	Rescission Ends 2-11	Rescission Ends 2-12
09	10	11	12	13	14	15
Rescission Ends 2-12	Rescission Ends 2-13	Rescission Ends 2-14	Rescission Ends 2-15	Rescission Ends 2-18	Rescission Ends 2-19	Rescission Ends 2-20
16	17	18	19	20	21	22
Rescission Ends 2-20	Rescission Ends 2-21	Rescission Ends 2-21	Rescission Ends 2-22	Rescission Ends 2-24	Rescission Ends 2-25	Rescission Ends 2-26
23	24	25	26	27	28	29
Rescission Ends 2-26	Rescission Ends 2-27	Rescission Ends 2-28	Rescission Ends 2-29	Rescission Ends 3-02	Rescission Ends 3-03	Rescission Ends 3-04
01	02	Notes:				
		<u>Legal Federal Holidays</u> Washington's Birthday, February 17				



2020 March						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
01	02	03	04	05	06	07
Rescission Ends 3-04	Rescission Ends 3-05	Rescission Ends 3-06	Rescission Ends 3-07	Rescission Ends 3-09	Rescission Ends 3-10	Rescission Ends 3-11
08	09	10	11	12	13	14
Rescission Ends 3-11	Rescission Ends 3-12	Rescission Ends 3-13	Rescission Ends 3-14	Rescission Ends 3-16	Rescission Ends 3-17	Rescission Ends 3-18
15	16	17	18	19	20	21
Rescission Ends 3-18	Rescission Ends 3-19	Rescission Ends 3-20	Rescission Ends 3-21	Rescission Ends 3-23	Rescission Ends 3-24	Rescission Ends 3-25
22	23	24	25	26	27	28
Rescission Ends 3-25	Rescission Ends 3-26	Rescission Ends 3-27	Rescission Ends 3-28	Rescission Ends 3-30	Rescission Ends 3-31	Rescission Ends 4-01
29	30	31	01	02	03	04
Rescission Ends 4-01	Rescission Ends 4-02	Rescission Ends 4-03				
05	06	Notes:				



2020 April						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	01	02	03	04
			Rescission Ends 4-04	Rescission Ends 4-06	Rescission Ends 4-07	Rescission Ends 4-08
05	06	07	08	09	10	11
Rescission Ends 4-08	Rescission Ends 4-09	Rescission Ends 4-10	Rescission Ends 4-11	Rescission Ends 4-13	Rescission Ends 4-14	Rescission Ends 4-15
12	13	14	15	16	17	18
Rescission Ends 4-15	Rescission Ends 4-16	Rescission Ends 4-17	Rescission Ends 4-18	Rescission Ends 4-20	Rescission Ends 4-21	Rescission Ends 4-22
19	20	21	22	23	24	25
Rescission Ends 4-22	Rescission Ends 4-23	Rescission Ends 4-24	Rescission Ends 4-25	Rescission Ends 4-27	Rescission Ends 4-28	Rescission Ends 4-29
26	27	28	29	30	01	02
Rescission Ends 4-29	Rescission Ends 4-30	Rescission Ends 5-01	Rescission Ends 5-02	Rescission Ends 5-04		
03	04	Notes:				



2020 May						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	01	02
					Rescission Ends 5-05	Rescission Ends 5-06
03	04	05	06	07	08	09
Rescission Ends 5-06	Rescission Ends 5-07	Rescission Ends 5-08	Rescission Ends 5-09	Rescission Ends 5-11	Rescission Ends 5-12	Rescission Ends 5-13
10	11	12	13	14	15	16
Rescission Ends 5-13	Rescission Ends 5-14	Rescission Ends 5-15	Rescission Ends 5-16	Rescission Ends 5-18	Rescission Ends 5-19	Rescission Ends 5-20
17	18	19	20	21	22	23
Rescission Ends 5-20	Rescission Ends 5-21	Rescission Ends 5-22	Rescission Ends 5-23	Rescission Ends 5-26	Rescission Ends 5-27	Rescission Ends 5-28
24	25	26	27	28	29	30
Rescission Ends 5-28	Rescission Ends 5-29	Rescission Ends 5-29	Rescission Ends 5-30	Rescission Ends 6-01	Rescission Ends 6-02	Rescission Ends 6-03
31	01	Notes:				
Rescission Ends 6-03		<u>Legal Federal Holidays</u> Memorial Day, May 25				



2020 June						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
31	01	02	03	04	05	06
	Rescission Ends 6-04	Rescission Ends 6-05	Rescission Ends 6-05	Rescission Ends 6-08	Rescission Ends 6-09	Rescission Ends 6-10
07	08	09	10	11	12	13
Rescission Ends 6-10	Rescission Ends 6-11	Rescission Ends 6-12	Rescission Ends 6-13	Rescission Ends 6-15	Rescission Ends 6-16	Rescission Ends 6-17
14	15	16	17	18	19	20
Rescission Ends 6-17	Rescission Ends 6-18	Rescission Ends 6-19	Rescission Ends 6-20	Rescission Ends 6-22	Rescission Ends 6-23	Rescission Ends 6-24
21	22	23	24	25	26	27
Rescission Ends 6-24	Rescission Ends 6-25	Rescission Ends 6-26	Rescission Ends 6-27	Rescission Ends 6-29	Rescission Ends 6-30	Rescission Ends 7-01
28	29	30	01	02	03	04
Rescission Ends 7-01	Rescission Ends 7-02	Rescission Ends 7-03				
05	06	Notes:				



2020 July						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	01	02	03	04
			Rescission Ends 7-06	Rescission Ends 7-07	Rescission Ends 7-09	Rescission Ends 7-09
05	06	07	08	09	10	11
Rescission Ends 7-09	Rescission Ends 7-09	Rescission Ends 7-10	Rescission Ends 7-11	Rescission Ends 7-13	Rescission Ends 7-14	Rescission Ends 7-15
12	13	14	15	16	17	18
Rescission Ends 7-15	Rescission Ends 7-16	Rescission Ends 7-17	Rescission Ends 7-18	Rescission Ends 7-20	Rescission Ends 7-21	Rescission Ends 7-22
19	20	21	22	23	24	25
Rescission Ends 7-22	Rescission Ends 7-23	Rescission Ends 7-24	Rescission Ends 7-25	Rescission Ends 7-27	Rescission Ends 7-28	Rescission Ends 7-29
26	27	28	29	30	31	01
Rescission Ends 7-29	Rescission Ends 7-30	Rescission Ends 7-31	Rescission Ends 8-01	Rescission Ends 8-03	Rescission Ends 8-04	
02	03	Notes:				
		<u>Legal Federal Holidays</u> Independence Day, July 3				



2020 August						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	31	01
						Rescission Ends 8-05
02	03	04	05	06	07	08
Rescission Ends 8-05	Rescission Ends 8-06	Rescission Ends 8-07	Rescission Ends 8-08	Rescission Ends 8-10	Rescission Ends 8-11	Rescission Ends 8-12
09	10	11	12	13	14	15
Rescission Ends 8-12	Rescission Ends 8-13	Rescission Ends 8-14	Rescission Ends 8-15	Rescission Ends 8-17	Rescission Ends 8-18	Rescission Ends 8-19
16	17	18	19	20	21	22
Rescission Ends 8-19	Rescission Ends 8-20	Rescission Ends 8-21	Rescission Ends 8-22	Rescission Ends 8-24	Rescission Ends 8-25	Rescission Ends 8-26
23	24	25	26	27	28	29
Rescission Ends 8-26	Rescission Ends 8-27	Rescission Ends 8-28	Rescission Ends 8-29	Rescission Ends 8-31	Rescission Ends 9-01	Rescission Ends 9-02
30	31	Notes:				
Rescission Ends 9-02	Rescission Ends 9-03					



2020 September						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
30	31	01	02	03	04	05
		Rescission Ends 9-04	Rescission Ends 9-05	Rescission Ends 9-08	Rescission Ends 9-09	Rescission Ends 9-10
06	07	08	09	10	11	12
Rescission Ends 9-10	Rescission Ends 9-11	Rescission Ends 9-11	Rescission Ends 9-12	Rescission Ends 9-14	Rescission Ends 9-15	Rescission Ends 9-16
13	14	15	16	17	18	19
Rescission Ends 9-16	Rescission Ends 9-17	Rescission Ends 9-18	Rescission Ends 9-19	Rescission Ends 9-21	Rescission Ends 9-22	Rescission Ends 9-23
20	21	22	23	24	25	26
Rescission Ends 9-23	Rescission Ends 9-24	Rescission Ends 9-25	Rescission Ends 9-26	Rescission Ends 9-28	Rescission Ends 9-29	Rescission Ends 9-30
27	28	29	30	01	02	03
Rescission Ends 9-30	Rescission Ends 10-01	Rescission Ends 10-02	Rescission Ends 10-03			
04	05	Notes:				
		<u>Legal Federal Holidays</u> Labor Day, September 7				



2020 October						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	01	02	03
				Rescission Ends 10-05	Rescission Ends 10-06	Rescission Ends 10-07
04	05	06	07	08	09	10
Rescission Ends 10-07	Rescission Ends 10-08	Rescission Ends 10-09	Rescission Ends 10-10	Rescission Ends 10-13	Rescission Ends 10-14	Rescission Ends 10-15
11	12	13	14	15	16	17
Rescission Ends 10-15	Rescission Ends 10-16	Rescission Ends 10-16	Rescission Ends 10-17	Rescission Ends 10-19	Rescission Ends 10-20	Rescission Ends 10-21
18	19	20	21	22	23	24
Rescission Ends 10-21	Rescission Ends 10-22	Rescission Ends 10-23	Rescission Ends 10-24	Rescission Ends 10-26	Rescission Ends 10-27	Rescission Ends 10-28
25	26	27	28	29	30	31
Rescission Ends 10-28	Rescission Ends 10-29	Rescission Ends 10-30	Rescission Ends 10-31	Rescission Ends 11-02	Rescission Ends 11-03	Rescission Ends 11-04
01	02	Notes:				
		<u>Legal Federal Holidays</u> Columbus Day, October 12				



2020 November						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
01	02	03	04	05	06	07
Rescission Ends 11-04	Rescission Ends 11-05	Rescission Ends 11-06	Rescission Ends 11-07	Rescission Ends 11-09	Rescission Ends 11-10	Rescission Ends 11-12
08	09	10	11	12	13	14
Rescission Ends 11-12	Rescission Ends 11-13	Rescission Ends 11-14	Rescission Ends 11-16	Rescission Ends 11-16	Rescission Ends 11-17	Rescission Ends 11-18
15	16	17	18	19	20	21
Rescission Ends 11-18	Rescission Ends 11-19	Rescission Ends 11-20	Rescission Ends 11-21	Rescission Ends 11-23	Rescission Ends 11-24	Rescission Ends 11-25
22	23	24	25	26	27	28
Rescission Ends 11-25	Rescission Ends 11-27	Rescission Ends 11-28	Rescission Ends 11-30	Rescission Ends 12-01	Rescission Ends 12-01	Rescission Ends 12-02
29	30	01	02	03	04	05
Rescission Ends 12-02	Rescission Ends 12-03					
06	07	Notes:				
		<u>Legal Federal Holidays</u> Veteran's Day, November 11 Thanksgiving Day, November 26				



2020 December						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	01	02	03	04	05
		Rescission Ends 12-04	Rescission Ends 12-05	Rescission Ends 12-07	Rescission Ends 12-08	Rescission Ends 12-09
06	07	08	09	10	11	12
Rescission Ends 12-09	Rescission Ends 12-10	Rescission Ends 12-11	Rescission Ends 12-12	Rescission Ends 12-14	Rescission Ends 12-15	Rescission Ends 12-16
13	14	15	16	17	18	19
Rescission Ends 12-16	Rescission Ends 12-17	Rescission Ends 12-18	Rescission Ends 12-19	Rescission Ends 12-21	Rescission Ends 12-22	Rescission Ends 12-23
20	21	22	23	24	25	26
Rescission Ends 12-23	Rescission Ends 12-24	Rescission Ends 12-26	Rescission Ends 12-28	Rescission Ends 12-29	Rescission Ends 12-30	Rescission Ends 12-30
27	28	29	30	31	01	02
Rescission Ends 12-30	Rescission Ends 12-31	Rescission Ends 1-02	Rescission Ends 1-03	Rescission Ends 1-04		
03	04	Notes:				
		<u>Legal Federal Holidays</u> Christmas Day, December 25				

