



**Impac Mortgage Corp.**

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.

The following rescission dates will apply:

<b>If Closing is on:</b>	<b>Then Rescission Period ends:</b>	<b>And Disbursement will be on:</b>
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 the Lock Desk at 888-850-0259 Option 2.

Impac thanks you for your continued business!

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