



Announcement 26-21C

Thanksgiving Day Holiday

Thursday, November 25th, 2021 is a legal public holiday in observance of Thanksgiving Day.

Rescission Period

Under Regulation Z, the following legal public holidays are not considered business days and should not be included in the borrower's three-day rescission period:

New Year's Day	Labor Day
Martin Luther King Jr. Day	Columbus Day
President's Day	Veteran's Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

Impact on TILA MDIA and TRID Requirements

Thursday, November 25th, 2021 is a federal holiday; this date cannot be included in counting the required seven business day waiting period from the date the initial LE was provided to consummation. This date also cannot be included in counting the required three business day waiting period from when a CD or revised CD was provided to a borrower to consummation.

Lock Desk

Mortgage Solutions Financial's lock desk will be closed on Thursday, November 25th, 2021.

Funding

Mortgage Solutions Financial will not be able to fund loans Thursday, November 25th, 2021 due to bank closures in observance of the holiday.