



## ***Announcement 48-17R***

### ***Veteran's Day Holiday***

Friday, November 10th, 2017 is a legal public holiday in observance of Veteran's Day. **Mortgage Solutions Financial will be open.**

### **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 TRID requirements:**

Saturday, November 11th, 2017 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 open and accepting lock requests on Friday, November 10th, 2017.

### **Funding**

Mortgage Solutions Financial will not be able to fund loans on Friday, November 10th, 2017 due to bank closures in observance of Veteran's Day.