



Announcement 54-17R

Christmas Holiday

Mortgage Solutions Financial will be closed Monday, December 25th, 2017 in observance of the Christmas holiday.

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:

December 25th, 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, December 22nd, 2017. The lock desk will be closed on Monday, December 25th, 2017.

Funding

Mortgage Solutions Financial will fund loans on Friday, December 22nd, 2017 with a cutoff time of **10 am MST**. Mortgage Solutions Financial will not fund loans on Monday, December 25th, 2017