



Announcement 55-17R

New Year's Day Holiday

Monday, January 1, 2018 is a legal public holiday in observance of New Year's Day. Mortgage Solutions Financial will be closed in observance of the 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:

January 1st, 2018 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

The Mortgage Solutions Financial lock desk will be closed on Monday, January 1, 2018.

Funding

Mortgage Solutions Financial will not be able to fund loans on Monday, January 1, 2018 due to bank closures in observance of New Year's Day.