



Announcement 43-17W

Columbus Day Holiday

Monday, October 9th, 2017 is a legal public holiday in observance of Columbus 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

Monday, October 9th, 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.

All Mortgage Solutions Financial Departments will be working Monday, October 9th, 2017.