



Announcement 47-17W

Thanksgiving Holiday

Thursday, November 23rd, 2017 is a legal public holiday in observance of Thanksgiving. Mortgage Solutions Financial will be closed November 23rd 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:

Thursday, November 23rd, 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 closed November 23rd, but will be open and accepting lock requests on Friday November 24th, 2017.

Funding

Mortgage Solutions Financial will not be able to fund loans due to bank closures in observance of Thanksgiving on November 23rd, but will resume funding on Friday, November 24th, 2017.