21W-003

Attention: Business Development Managers & Mortgage

January 12, 2021

Brokers

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: Rescissions & Disbursement Dates for Martin Luther King, Jr. Day

Monday January 18, 2021 is Martin Luther King, Jr. Day, a Federal holiday. Therefore, many banks and the U.S. Postal Service will not be open for business. Mountain West Financial, Inc. will be **open** for business.

It is important to remember the following:

If Consummation is on:	Then Rescission Period Ends (Midnight):	And Disbursements (Funding) will be on:
Wednesday, January 13	Saturday, January 16	Tuesday, January 19
Thursday, January 14	Tuesday, January 19	Wednesday, January 20
Friday, January 15	Wednesday, January 20	Thursday, January 21
Saturday, January 16	Thursday, January 21	Friday, January 22

Additional Impact on your Disclosures:

Monday, January 18, 2021, is a Federal holiday; this date cannot be included in counting the seven-business day waiting period from when the initial Loan Estimate was provided to consummation. When re-disclosure of the Loan Estimate or Closing Disclosure is required, this date also cannot be included in counting the three-business day period from when a revised disclosure was provided to consummation.

If you have any questions, contact your local Account Executive, Coordinator, or Regional Vice President. Thank you. Brian Daily, SVP Wholesale: Brian.Daily@mwfinc.com, 909-255-8332

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