## 21W-082

Attention: Valued Broker Partners November 17, 2021

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

Included in this Bulletin: Rescissions & Disbursements for Thanksgiving 2021

Please note that Thursday, November 25, 2021, is Thanksgiving Day, and a federal holiday. Many banks and the US Postal Service will be closed for business. Mountain West Financial will be closed for business as well.

Mountain West Financial will also be closed for regular business Friday, November 26, 2021, however we will have a limited closing staff onsite until 12:00 PST to close loans available to close on this day.

Thursday, November 25, 2021

## It is important to remember the following:

 Thursday, November 25, 2021, will not be included in the rescission period for rescindable loans, as this is considered a legal holiday.

Accordingly, the following rescission dates will apply for loans closed on:

If Consummation is on:	Then Rescission Period Ends (Midnight):	And Disbursements (Funding) will be on:
Saturday, November 20	Wednesday, November 24	Friday, November 26
Monday, November 22	Friday, November 26	Monday, November 29
Tuesday, November 23	Saturday, November 27	Monday, November 29
Wednesday, November 24	Monday, November 29	Tuesday. November 30

## **Additional impact on your Disclosures:**

Mountain West Financial, Inc. will be closed for business Thursday, November 25, 2021. This day will be observed as a federal holiday for disclosure purposes. Meaning, Thursday, November 25, 2021, is the federal observed holiday, and this date cannot be included in any disclosure wait periods. Example: counting of the seven-business day waiting period from the initial disclosed Loan Estimate to consummation, three-day wait from initial Closing Disclosure to consummation, etc. When re-disclosure of any Loan Estimate or Closing Disclosure is required, this date cannot be included in the waiting period.

If you have any questions, contact your local Account Executive, Production Coordinator, Regional Vice President, or Brian Daily, SVP Wholesale: <a href="mailto:Brian.Daily@mwfinc.com">Brian.Daily@mwfinc.com</a>, 909-255-8332.

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