

WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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21W-080

Attention: Valued Broker Partners

November 9, 2021

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

Included in this Bulletin: Rescissions & Disbursements for Veteran's Day 2021

Please note that Thursday, November 11, 2021, is Veterans Day, a federal holiday. Many banks and the US Postal Service will be closed for business. Mountain West Financial will be open for business.

Thursday, November 11, 2021

It is important to remember the following:

- Thursday, November 11, 2021, will not be included in the rescission period for rescindable loans, as this is considered a legal holiday.

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

If Consummation is on:	Then Rescission Period Ends (Midnight):	And Disbursements (Funding) will be on:
Saturday, November 6	Wednesday, November 10	Friday, November 12
Monday, November 8	Friday, November 12	Monday, November 15
Tuesday, November 9	Saturday, November 13	Monday, November 15
Wednesday, November 10	Monday, November 15	Tuesday, November 16

Additional Impact on Disclosures:

Although Mountain West Financial, Inc. will be open for business Thursday, November 11, 2021, this day will be observed as a federal holiday for disclosure purposes. Meaning, Thursday, November 11, 2021, is the federally observed holiday; 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, 3 day wait from initial CD 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: Brian.Daily@mwfinc.com, 909-255-8332.

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