



THANKSGIVING DAY HOLIDAY 2021

Thanksgiving Day, Thursday, **November 25, 2021**, is a Federal holiday and banks will not be operating. Supreme Lending will observe Thanksgiving Day as a corporate holiday and will be closed.

INFORMATIONAL:

RESCISSION:

Thanksgiving Day is **not** considered a business day and **cannot** be included in the rescission period for refinances. Accordingly, the following dates will apply:

If Closing is on:	The Rescission Period ends on:	And Disbursement 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

IMPACT ON LE/CD REQUIREMENTS:

Thursday, November 25, 2021 **cannot** be used in counting:

- The three business days between application and initial LE.
- The seven business day waiting period between initial LE and consummation.
- The three business day period between CD disclosure and consummation.

LOCK DESK:

The Lock Desk will not be available for business on Thursday, November 25, 2021.

WIRE DESK:

Thursday, November 25th is a banking holiday; therefore, the Wire Desk will be closed and unable to process wires on this day. As a reminder, all locks must be valid through the disbursement date. Please be sure to request any necessary extensions to accommodate the rescission period as well as the lock expiration date.

Bulletins are accessible in [Supreme Guidelines](#)



CLOSING DISCLOSURE CALENDAR

- Sundays and Federal Holidays are not included in the three specific day waiting period from the time the borrower signs and dates the initial CD and the loan consummation.
- If all requirements are met for submitting a “CD Request”, submit the request as early as possible within the eight calendar days of your “verified” closing date. This will assist with balancing and prioritizing closing capacity and helps to ensure all closing dates are met.
- Title companies will be closed on Thanksgiving Day so make all requests of them early to avoid any delays in requesting your CD.
- The calendar below outlines the day that the CD must be signed/dated in order to meet the given closing date.

November/December 2021 Closing Disclosure(CD) Signature Date Requirement Based on Closing Date						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
14	15	16	17	18	19 Receive Closing Disclosure Signed Today – Earliest Closing Date is November 23, 2021	20 * Saturday counts in the three (3) waiting period; however, Supreme Lending typically doesn't allow closing to occur on a Saturday
21 Do not include in your three (3) specific day waiting period	22 Receive Closing Disclosure Signed Today – Earliest Closing Date is November 26, 2021	23 Receive Closing Disclosure Signed Today – Earliest Closing Date is November 29, 2021	24 Receive Closing Disclosure Signed Today – Earliest Closing Date is November 29, 2021	25 Thanksgiving Day Do not include in your three (3) specific day waiting period	26 Receive Closing Disclosure Signed Today – Earliest Closing Date is November 30, 2021	27 * Saturday counts in the three (3) waiting period; however, Supreme Lending typically doesn't allow closing to occur on a Saturday
28 Do not include in your three (3) specific day waiting period	29	30	1	2	3	4

For questions or comments, please contact Products@SupremeLending.com.

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