



2021 CHRISTMAS HOLIDAY

Christmas Day, **Saturday, Dec. 25, 2021**, is a Federal holiday. Supreme Lending will be closed to the public on Thursday, Dec. 23 and Friday, Dec. 24, 2021. However, limited business functions will be carried on Thursday, Dec. 23 to allow a limited number of loans to close and fund. No closings/fundings will occur on Friday, Dec. 24.

2021 CLOSING DATES

The last date for a new application to close in 2021 is Dec.17 for a purchase and Dec.10 for a refinance.

LOCK DESK

The Lock Desk will be open on Thursday, Dec. 23 and closed Friday, Dec. 24, 2021. **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.**

WIRE DESK

The Wire Desk will be open for limited business functions to process wires on Thursday, Dec. 23, but the Wire Desk will be closed on Friday, Dec. 24, 2021.

RESCISSION

For rescission purposes, business days include Saturdays, but not Sundays or legal public holidays. Accordingly, the following dates will apply for refinance loans subject to rescission:

If Closing is on:	The Rescission Period ends on:	And Disbursement will be on:
Friday, Dec. 17	Tuesday, Dec. 21	Wednesday, Dec. 22
Monday, Dec. 20	Thursday, Dec. 23	Monday, Dec. 27
Tuesday, Dec. 21	Friday, Dec. 24	Monday, Dec. 27
Wednesday, Dec. 22	Monday, Dec. 27	Tuesday, Dec. 28
Thursday, Dec. 23	Tuesday, Dec. 28	Wednesday, Dec. 29

IMPACT ON LE/CD REQUIREMENTS:

Thursday, Dec. 23, 2021, and Friday Dec. 24, 2021, **must be counted** as a business day in the following situations:

- The 3-business days between application and initial LE.
- The 7-business day waiting period between initial LE and consummation.
- The 3-business day period between CD disclosure and consummation.

Bulletins are accessible in [Supreme Guidelines](#)



Closing Disclosure Calendar

- Sundays and federal legal public holidays are not included in the three specific day waiting period between the time the borrower signs and dates the initial CD and consummation.
- If all requirements are met for submitting a “CD Request”, submit the request as early as possible within the eight *business* 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 *may* be closed on Friday, Dec. 24, 2021, so make all requests 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.

December 2021 Requirements for Closing Disclosure(CD) Signature Date Based on Closing Date						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
12	13	14	15	16	17 Receive CD Signed Today – Earliest Closing Date is Dec. 21, 2021	18 * Saturday counts in 3-day waiting period, but Supreme Lending doesn’t typically allow Saturday closings
19 Do not include in 3- day waiting period	20 Receive CD Signed Today – Earliest Closing Date is Dec. 23, 2021	21 Receive CD Signed Today – Earliest Closing Date is Dec. 27, 2021	22 Receive CD Signed Today – Earliest Closing Date is Dec. 27, 2021	23 Receive CD Signed Today – Earliest Closing Date is Dec. 28, 2021 Although Supreme Lending offices are closed, Thursday counts in 3-day waiting period; loans may still close/fund today.	24 Receive CD Signed Today – Earliest Closing Date is Dec. 29, 2021 Although Supreme Lending offices are closed, Friday counts in 3- day waiting period; loans may still close/fund today.	25 Christmas Day Do not include in your three (3) specific day waiting period
26 Do not include in 3-day waiting period	27 Receive CD Signed Today – Earliest Closing Date is Dec. 31, 2021	28	29	30	31	1

Please contact Products, closingsupport@supremelending.com, with any questions.