



CLOSING BULLETIN



2022 JUNETEENTH FEDERAL HOLIDAY

Monday, June 20, 2022, is a Federal holiday and banks will not be open for business. Supreme Lending will not observe Juneteenth as a corporate holiday.

RESCISSION:

Juneteenth 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:
Tuesday, June 14	Friday, June 17	Tuesday, June 21
Wednesday, June 15	Saturday, June 18	Tuesday, June 21
Thursday, June 16	Tuesday, June 21	Wednesday, June 22
Friday, June 17	Wednesday, June 22	Thursday, June 23

IMPACT ON LE/CD REQUIREMENTS:

Monday, June 20, 2022, is a federal holiday. Therefore, this date is **not included** when calculating the following:

- 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 be open on Monday, June 20, 2022, and will issue a rate sheet. **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:

Since banks will not be operating, the Wire Desk will be unable to process wires on Monday, June 20, 2022. The wire desk will resume normal functions on Tuesday, June 21, 2022.

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 *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 Monday in observance of Juneteenth, 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.

June 2022						
Closing Disclosure(CD) Signature Date Requirement						
Based on Closing Date						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
12	13	14 Receive Closing Disclosure Signed Today – Earliest Closing Date is June 17, 2022	15 Receive Closing Disclosure Signed Today – Earliest Closing Date is June 21, 2022	16 Receive Closing Disclosure Signed Today – Earliest Closing Date is June 21, 2022	17 Receive Closing Disclosure Signed Today – Earliest Closing Date is June 22, 2022	18 * Saturday counts in the three (3) waiting period; however, Supreme Lending typically doesn't allow closing to occur on a Saturday
19 Do not include in your three (3) specific day waiting period	20 Juneteenth Do not include in your three (3) specific day waiting period	21	22	23	24	25 * Saturday counts in the three (3) waiting period; however, Supreme Lending typically doesn't allow closing to occur on a Saturday
26 Do not include in your three (3) specific day waiting period	27	28	29	30	1	2

Please contact ClosingSupport at closingsupport@supremelending.com, with any questions.

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