



2022 THANKSGIVING DAY HOLIDAY

Thanksgiving Day, Thursday, **November 24, 2022**, 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 19	Wednesday, November 23	Friday, November 25
Monday, November 21	Friday, November 25	Monday, November 28
Tuesday, November 22	Saturday, November 26	Monday, November 28
Wednesday, November 23	Monday, November 28	Tuesday, November 29

IMPACT ON LE/CD REQUIREMENTS:

Thursday, November 24, 2022, **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 24, 2022.

WIRE DESK:

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

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

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