

## THANKSGIVING DAY HOLIDAY

Thursday, November 26<sup>th</sup>, 2009 is a legal public holiday in observance of Thanksgiving Day.

Since Thanksgiving Day is a legal public holiday, it should not be included in a borrower's rescission period or in HERA disclosure periods. Under Regulation Z, the following federal legal holidays are not considered business days and should not be included in a borrower's three-day rescission period or in HERA disclosure periods:

New Year's Day  
Martin Luther King Jr. Day  
Presidents' Day  
Memorial Day  
Independence Day  
Labor Day  
Columbus Day  
Veterans' Day  
Thanksgiving Day  
Christmas Day

***Please note that our offices and the Lock Desk will be closed on Thursday, November 26<sup>th</sup> AND Friday, November 27<sup>th</sup>.***

***Additionally, Friday, November 27<sup>th</sup> is not a legal public holiday and should be included in a borrower's rescission period and HERA disclosure periods.***

