

PCM HOURS FOR PRESIDENTS' DAY

Monday, February 15, 2010 is a legal public holiday in observance of Presidents' Day. Please note PCM's Lock Desk and Office hours for this holiday as well as rescission and disclosure information below.

PCM OPERATIONS FOR MONDAY, FEBRUARY 15, 2010:

PCM OFFICES: *PCM's offices will be closed.*

LOCK DESK: *New Lock, Extension and Change Requests will not be accepted.*

FUNDINGS: *PCM will not be funding loans.*

RESCISSION AND DISCLOSURE PERIODS:

Since Presidents' Day is a legal public holiday, it should not be included in a borrower's rescission period or in HERA/RESPA disclosure periods. 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/RESPA 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

