

## PCM HOURS FOR MEMORIAL DAY HOLIDAY (MAY 28 & 31)

Monday, May 31, 2010 is a legal public holiday in observance of Memorial Day. Please note PCM's Lock Desk and Office hours for this holiday as well as rescission and disclosure information below.

### PCM OPERATIONS FOR FRIDAY, MAY 28, 2010:

**LOCK DESK:** *The PCM Lock Desk will be closing at 2pm PST. New Lock, Extension and Change Requests will not be accepted after this time.*

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

**FUNDINGS:** *PCM will be funding loans.*

### PCM OPERATIONS FOR MONDAY, MAY 31, 2010:

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

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

**FUNDINGS:** *PCM will not be funding loans.*

### RESCISSION AND DISCLOSURE PERIODS:

Since Memorial 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

