



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary

Thursday, November 26, 2020, is Thanksgiving Day and a federal holiday. U.S. Bank will be closed for business on that day, including the following specific hours of operation:

- **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed on Thursday, November 26, 2020.
- **Best Efforts and Mandatory Lock Desks** – The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will be closed on Thursday, November 26, 2020, and will follow these hours of operation and pricing timelines as they relate to the market closures:
 - New Best Efforts locks will be accepted Thursday, November 26th and Friday, November 27th, based on the rate sheet in effect at the time of lock. Overnight price protection will be in effect over the weekend based on the last rate sheet issued on November 27th.
 - Markets will close at 2 pm ET on Friday, November 27th. U.S. Bank Mandatory commitments will be bid until 12:30 pm CT on Friday, November 27th. Bids must be accepted no later than 12:45 pm CT.

Note: Online systems will be available for submitting loans and conditions.

Upcoming Holiday Schedule

U.S. Bank observed holidays include:

U.S. Bank Observed Holiday	Date Observed
Christmas Day	Friday, December 25, 2020
New Year's Day	Friday, January 1, 2021

Questions



Correspondent: Please contact your Account Executive or the Client Support Area at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.

