



- Correspondent Lending
- Housing Finance Agency (HFA)

### Summary

**Friday, December 25, 2020, is Christmas 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.
- **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed all day Friday, December 25, 2020. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will be closed.
  - New Best Efforts locks will be accepted Thursday, December 24<sup>th</sup> and Friday, December 25<sup>th</sup>, 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 December 24<sup>th</sup>.
  - Markets will close early at 2 pm ET on Thursday, December 24<sup>th</sup>. U.S. Bank Mandatory commitments will be bid until 12:30 pm CT on Thursday, December 24<sup>th</sup>. 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

### 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.

