



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary

In alignment with the recent news that the Markets will close early on Thursday, July 2nd and a full market close on Friday, July 3rd, U.S. Bank will operate under the following schedule in observance of the upcoming **Independence Day holiday**.

Please refer to the following details:

- **Correspondent/HFA Client Support and Fulfillment** – The Correspondent/HFA Client Support and Fulfillment teams will be open with normal operating hours on both Thursday, July 2nd and Friday, July 3rd.
- **Best Efforts and Mandatory Lock Desks** – The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow the following pricing timelines as they relate to the market closures:
 - New Best Efforts locks will be accepted Thursday and Friday 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 July 3rd.
 - Mandatory commitments will be bid until 12:30 pm CT on Thursday, July 2nd. Bids must be accepted no later than 12:45 pm CT. The Mandatory Lock Desk will be closed all day on Friday, July 3rd.

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
Labor Day	Monday, September 7, 2020
Columbus Day	Monday, October 12, 2020
Veteran's Day	Wednesday, November 11, 2020
Thanksgiving	Thursday, November 26, 2020
Christmas & New Year's Day	Friday, December 25, 2020, and 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.

