



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary

U.S. Bank will operate under the following schedule in observance of the upcoming Independence Day holiday which is observed on July 5, 2021:

- **Correspondent and HFA Operations** – The Correspondent/HFA Client Support and Fulfillment teams will be open with normal operating hours on Friday, July 2nd. We will be closed on Monday, July 5th.
- **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 (based on an early market close at 1 pm CT on Friday, July 2nd):
 - New Best Efforts locks will be accepted Friday, July 2nd 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 2nd.
 - Mandatory commitments will be bid until 12:30 pm CT on Friday, July 2nd. Bids must be accepted no later than 12:45 pm CT. The Mandatory Lock Desk will be closed all day on Monday, July 5th.

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 | September 6, 2021 |
| Columbus Day | October 11, 2021 |
| Veterans Day | November 11, 2021 |
| Thanksgiving Day | November 25, 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.

