



- Correspondent Lending
- Housing Finance Agency (HFA)

U.S. Bank wishes our valued lenders a very happy holiday season and a peaceful and prosperous New Year.

Thank you for your continued business in 2021; we look forward to partnering with you for a prosperous year in 2022.



Summary

We are amending our recently published Christmas and New Year's Holiday hours of operation bulletin to advise that U.S. Bank will close at 3 pm CT on Christmas Eve, Friday, December 24, 2021 and New Year's Eve, Friday, December 31, 2021.

Christmas Holiday Hours

Given that **Christmas Day** falls on Saturday this calendar year, U.S. Bank will observe the following hours of operation for the Christmas holiday season:

Thursday, December 23, 2021 (Day before Christmas Eve)

- U.S. Bank will be open for business on that day, including the following specific hours of operation:
 - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be open.
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early at 2 pm ET on Thursday, December 23, 2021.
 - New Best Efforts locks will be accepted on Thursday, December 23rd based on the rate sheet in effect at the time of lock.
 - With the early market closure at 2 pm ET on Thursday, December 23rd, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

Friday, December 24, 2021 (Christmas Eve)

- U.S. Bank will be open for business; **our offices will close early at 3 pm CT.**
 - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be open; **our offices will close early at 3 pm CT.**
 - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed on Friday, December 24, 2021; **our offices will close early at 3 pm CT.**
 - New Best Efforts locks will be accepted on Friday, December 24th based on the rate sheet in effect at the time of lock.
 - With the market closure, no Mandatory commitments will be bid.

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



New Year's Eve

Friday, December 31, 2021, is New Year's Eve. U.S. Bank will be open for business; our offices will close early at 3 pm CT.

- **Correspondent and HFA Operations** – U.S. Bank will be open; our offices will close early at 3 pm CT.
- **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early at 2 pm ET on Friday, December 31, 2021. Our offices will close early at 3 pm CT.
 - New Best Efforts locks will be accepted Friday, December 31st 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 31st.
 - With the early market closure at 2 pm ET on Friday, December 31st, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

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

2022 Holiday Schedule

U.S. Bank observed holidays for the 2022 calendar year include:

U.S. Bank Observed Holiday	Date Observed
Martin Luther King Jr. Day	January 17, 2022
Presidents Day	February 21, 2022
Memorial Day	May 30, 2022
Juneteenth	June 20, 2022
Independence Day	July 4, 2022
Labor Day	September 5, 2022
Columbus Day	October 10, 2022
Veterans Day	November 11, 2022
Thanksgiving Day	November 24, 2022
Christmas Day	December 26, 2022

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.