



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary

U.S. Bank will operate under the following schedule in observance of the upcoming Thanksgiving holiday, which is observed on Thursday, November 25, 2021:

- **Correspondent and HFA Operations** – The Correspondent/HFA Client Support and Fulfillment teams will be closed.
- **Best Efforts and Mandatory Lock Desks** – The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will be closed on Thursday, November 25th and follow these hours of operation and pricing timelines as they relate to the market closures:
 - New Best Efforts locks will be accepted Thursday, November 25th and Friday, November 26th, 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 26th.
 - Markets will close at 2 pm ET on Friday, November 26th. U.S. Bank Mandatory commitments will be bid until 12:30 pm CT on Friday, November 26th. 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
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.

