

BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Wednesday, January 17, 2024

Bulletin #2024-AC-004

NOTICE TO ALL CUSTOMERS

2024 FLCBank's Mortgage Holiday Schedule

The FLCBank 2024 holiday schedule is now available.

Bolded Holidays: All offices are closed.

| 2024 Dates | 2024 Holidays | Mortgage Operations and Underwriting | Wire Desk | Secondary Commitment and Lock Desk | Specific Business Day Rule For: Rescission, LE, & CD Receipt Requirements (Mailbox Rule and # of Days Prior to Consummation) | General Business Day Rule For LE Delivery Requirements |
|----------------------------|--|--------------------------------------|------------------|------------------------------------|--|---|
| Monday, January 1 | New Year's Day | Closed | Closed | Closed | Is not counted. | Is counted if a lender's offices are open on that day. Not counted if a lender's offices are closed. |
| Monday, January 15 | Martin Luther King Jr. Day | Closed | Closed | Closed | Is not counted. | |
| Monday, February 19 | Presidents' Day | Closed | Closed | Closed | Is not counted. | |
| Monday, May 27 | Memorial Day | Closed | Closed | Closed | Is not counted. | |
| Wednesday, June 19 | Juneteenth | Closed | Closed | Closed | Is not counted. | |
| Thursday, July 4 | Independence Day | Closed | Closed | Closed | Is not counted. | |
| Monday, September 2 | Labor Day | Closed | Closed | Closed | Is not counted. | |
| Monday, October 14 | Columbus Day/ Indigenous Peoples' Day | Closed | Closed | Closed | Is not counted. | |
| Monday, November 11 | Veterans Day | Closed | Closed | Closed | Is not counted. | |
| Thursday, November 28 | Thanksgiving Day | Closed | Closed | Closed | Is not counted. | |
| Friday, November 29 | Thanksgiving Friday | Closed | Closed | Closed | Is counted. | |
| Tuesday, December 24 | Christmas Eve | Close at 2:00 PM | Close at 2:00 PM | Close at 2:00 PM | Is counted. | |
| Wednesday, December 25 | Christmas Day | Closed | Closed | Closed | Is not counted. | |
| Tuesday, December 31 | New Year's Eve | Close at 2:00 PM | Close at 2:00 PM | Regular hours | Is counted. | |
| Wednesday, January 1, 2025 | New Year's Day | Closed | Closed | Closed | Is not counted. | |

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