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**From:** Wayne Pierce  
**Sent:** Tuesday, November 16, 2021 8:09 AM  
**To:** Sales; Mortgage Support Center  
**Subject:** End of the Month

Good morning. November is going by quickly and before you know it we will all be enjoying some cool whip and pumpkin pie. Before we all start enjoying our Thanksgiving Feasts I wanted to send a reminder out for closings for the end of the month. Our offices will be closed on November 24<sup>th</sup> and 25<sup>th</sup> which will affect closings and rescissions. Please see the important dates below on the last day to schedule for purchases and refinances. I would highly recommend getting files in to underwriting as quickly as you can. Follow the 8 day rule for closing to avoid any issues. If the file has to go to MI then please allow an extra day as their turn times are increasing with end of the month. I would allow at least 2 days if not more for USDA as we are seeing their turn times increase as well. Thank you all and we look forward to a strong end of the month.

Please watch your pipeline and get with your Sales Manager ASAP if you see any possible issues. We do have people with time off around the holidays so it will be harder to complete rushes.

Purchase – Last day to close before Thanksgiving – November 24<sup>th</sup>

1. Needs to be scheduled by 4 pm on 11/19 to close on 11/24
2. Needs to be scheduled by 4 pm on 11/23 to close on 11/30
3. On 11/24 we will be scheduling closings for 12/1

Refinance – Last day to close to fund this month (November 30<sup>th</sup>) – November 24<sup>th</sup>

1. Needs to be scheduled by 4 pm on 11/19 to close on 11/24 and fund on 11/30

Thanks,

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