

**POLUNSKY BEITEL GREEN**  
ATTORNEYS AT LAW

To: Clients and Friends of the Firm

From: Polunsky Beitel Green, LLP

Date: December 5, 2018

Subject: National Day of Mourning and its impact on rescission and TRID calendar

We have received a number of questions regarding how the recently-declared National Day of Mourning in honor of the passing of George HW Bush, the 41<sup>st</sup> President of the United States, impacts how dates are calculated for rescission under the Truth in Lending Act and other dates for TRID purposes.

Although the national day of mourning is treated as a holiday for non-essential federal employees for pay and attendance purposes, it does not impact the TRID calendar and the day is still otherwise counted for rescission purposes. The only days excluded for those purposes are Sundays and the enumerated holidays set forth in 5 USC section 6103(a). The potential for other declared holidays is addressed in other sections of 6103, but is not mentioned in subsection a. Accordingly, this declared day of mourning is not considered a holiday for purposes of calculating days under the mortgage calendar.

If you have any questions regarding this memorandum, please contact any of our firm attorneys or representatives below.

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