

Central Daylight Savings Time is **on Sunday, March 10th**! CDT will be the abbreviation to use in our region to disclose the time zone when disclosing the date and time the interest rate lock and estimate of closing costs will expire on the loan estimate. For many, this may automatically change within your loan software but double-check to ensure your loan estimates are in compliance.

Also, remember to update any loans in process if the loan estimate expires, and a new loan estimate will be provided **after Sunday, March 10th**.

CCI suggests sharing this update with your lending department. Please reach out to CCI with any questions regarding your lending program.