



January 9, 2025, is declared a National Day of Mourning in honor of the passing of President Jimmy Carter. For Regulations Z and CC purposes, the National Day of Mourning will not impact the definition of "business day." Therefore, banks should count this day as usual for the time requirements for TRID disclosures, right of rescission, and account holds.

CCI suggests sharing this information with your mortgage loan officers and staff who complete account holds.

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