Time Change Reminder: Central Standard Time (CST) Now in Effect

Daylight Saving Time has officially ended, and we've returned to Central Standard Time (CST). Ensure that all time zone references on your Loan Estimates, when disclosing the expiration date and time for interest rate locks and estimates of closing costs, now reflect CST.

Most loan origination systems automatically update the time zone. However, we strongly recommend verifying that your system has transitioned correctly to CST to ensure compliance.

If a Loan Estimate is reissued after the time change, double-check that the updated disclosure reflects CST. This is especially important for loans where the original estimate has expired and a new one is being provided.

We encourage you to share this reminder with your lending department to help maintain consistency and compliance across your disclosures. If you have any questions or need assistance, please don't hesitate to contact CCI. We're here to help!

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