Heritage Title Company

2024 RESCISSION CALENDAR

The right to rescind extends until midnight of the third business day after the latest of the following occurs: (a) the consummation date; (b) the date the borrower received the Truth in Lending Disclosure or Closing Disclosure, as applicable; or (c) the date the borrower receives the Notice of Right to Cancel. Business days include any day of the week except Sunday and federal holidays.

Documents signed on: (The "date of this transaction")						
Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.

Rescission expires at midnight of:						
Thurs.	Fri.	Sat.	Mon.	Tues.	Wed.	Wed.

Sundays and federal holidays are ***excluded*** from the rescission period. Observed federal holidays for **2024** include:

New Year's Day (1/1)
Martin Luther King, Jr. Day (1/15)
President's Day (2/19)
Memorial Day (5/27)
Juneteenth Independence Day (6/19)
Independence Day (7/4)
Labor Day (9/2)
Columbus Day (10/14)
Veterans Day (11/11)
Thanksgiving Day (11/28)
Christmas Day (12/25)

JANUARY																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	4	5	6	8	9	10	10	11	12	13	16	17	18	18	18	19	20	22	23	24	24	25	26	27	29	30	31	31	1	2	3

FEBRUARY																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	
Rescission Ends	5	6	7	7	8	9	10	12	13	14	14	15	16	17	20	21	22	22	22	23	24	26	27	28	28	29	1	2	4	

MARCH																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	5	6	6	7	8	9	11	12	13	13	14	15	16	18	19	20	20	21	22	23	25	26	27	27	28	29	30	1	2	3	3

APRIL																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Rescission Ends	4	5	6	8	9	10	10	11	12	13	15	16	17	17	18	19	20	22	23	24	24	25	26	27	29	30	1	1	2	3	

MAY																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	4	6	7	8	8	9	10	11	13	14	15	15	16	17	18	20	21	22	22	23	24	25	28	29	30	30	30	31	1	3	4

JUNE																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Rescission Ends	5	5	6	7	8	10	11	12	12	13	14	15	17	18	20	20	21	22	22	24	25	26	26	27	28	29	1	2	3	3	

JULY																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	5	6	8	8	9	10	10	11	12	13	15	16	17	17	18	19	20	22	23	24	24	25	26	27	29	30	31	31	1	2	3

AUGUST																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	5	6	7	7	8	9	10	12	13	14	14	15	16	17	19	20	21	21	22	23	24	26	27	28	28	29	30	31	3	4	5

SEPTEMBER																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Rescission Ends	5	5	6	7	9	10	11	11	12	13	14	16	17	18	18	19	20	21	23	24	25	25	26	27	28	30	1	2	2	3	

OCTOBER																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	4	5	7	8	9	9	10	11	12	15	16	17	17	17	18	19	21	22	23	23	24	25	26	28	29	30	30	31	1	2	4

NOVEMBER																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
Rescission Ends	5	6	6	7	8	9	12	13	14	14	14	15	16	18	19	20	20	21	22	23	25	26	27	27	29	30	2	2	3	4	

DECEMBER																														
Consummation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Rescission Ends	4	5	6	7	9	10	11	11	12	13	14	16	17	18	18	19	20	21	23	24	26	26	27	28	28	30	31	2	2	3	4

Dates in **RED** represent Sundays and observed holidays.

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