Rescission Calendar

What Is a Rescission Period?

If a loan includes a rescission option, the borrower is given three (3) business days to cancel, beginning with the next business day following either the signing date, the date the borrower receives the Truth in Lending Disclosure, or the date the borrower receives the Notice of Right to Cancel — whichever occurs last. This is called a rescission period.

Calculating the Rescission Date

For purposes of rescission date calculation, business days include any day of the week, except Sunday and the following eleven (11) federal legal holidays: New Year's Day – January 1, Martin Luther King Jr. Day – third Monday of January, Presidents Day – third Monday of February, Memorial Day – last Monday of May, Juneteenth – June 19, Independence Day – July 4, Labor Day – first Monday of September, Columbus Day – second Monday of October, Veterans Day – November 11, Thanksgiving Day – fourth Thursday of November, and Christmas Day – December 25.

Note that five of the above-listed holidays are date-specific, falling on the same date each year, regardless of when the holiday is observed nationally. Thus, when one of these dates falls on a weekend, the day the holiday is actually observed (e.g. the preceding Friday or following Monday) may not be considered a business day in the rescission calendar. In some instances, the mortgage company may not count it as a business day. It is important for the Signing Agent to confirm this information with the client prior to the signing appointment.

Rescinding a Loan Transaction

To rescind a loan transaction, the borrower must provide written notice by midnight of the third business day. The notification to cancel need not to be received by the lender or even postmarked by the deadline; it only must be mailed by the deadline. For example, if the rescission period ends at midnight on Saturday and a rescission notice is mailed on Saturday night at 10:00 p.m., the loan is considered canceled even though the notice will not be postmarked until Monday.

January 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 New Year's Day Ends 1/4	2 Ends 1/5	3 Ends 1/6	4 Ends 1/7	5 Ends 1/9	6 Ends 1/10	7 Ends 1/11
8 Ends 1/11	9 Ends 1/12	10 Ends 1/13	11 Ends 1/14	12 Ends 1/17	13 Ends 1/18	14 Ends 1/19
15 Ends 1/19	16 Martin Luther King Jr. Day Ends 1/19	17 Ends 1/20	18 Ends 1/21	19 Ends 1/23	20 Ends 1/24	21 Ends 1/25
22 Ends 1/25	23 Ends 1/26	24 Ends 1/27	25 Ends 1/28	26 Ends 1/30	27 Ends 1/31	28 Ends 2/1
29 Ends 2/1	30 Ends 2/2	31 Ends 2/3				

February 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 Ends 2/4	2 Ends 2/6	3 Ends 2/7	4 Ends 2/8
5 Ends 2/8	6 Ends 2/9	7 Ends 2/10	8 Ends 2/11	9 Ends 2/13	10 Ends 2/14	11 Ends 2/15
12 Ends 2/15	13 Ends 2/16	14 Ends 2/17	15 Ends 2/18	16 Ends 2/21	17 Ends 2/22	18 Ends 2/23
19 Ends 2/23	20 Presidents' Day Ends 2/23	21 Ends 2/24	22 Ends 2/25	23 Ends 2/27	24 Ends 2/28	25 Ends 3/1
26 Ends 3/1	27 Ends 3/2	28 Ends 3/3				

March 2023

NATIONAL NOTARY ASSOCIATION

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 Ends 3/4	2 Ends 3/6	3 Ends 3/7	4 Ends 3/8
5 Ends 3/8	6 Ends 3/9	7 Ends 3/10	8 Ends 3/11	9 Ends 3/13	10 Ends 3/14	11 Ends 3/15
12 Ends 3/15	13 Ends 3/16	14 Ends 3/17	15 Ends 3/18	16 Ends 3/20	17 Ends 3/21	18 Ends 3/22
19 Ends 3/22	20 Ends 3/23	21 Ends 3/24	22 Ends 3/25	23 Ends 3/27	24 Ends 3/28	25 Ends 3/29
26 Ends 3/29	27 Ends 3/30	28 Ends 3/31	29 Ends 4/1	30 Ends 4/3	31 Ends 4/4	

April 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 Ends 4/5
2 Ends 4/5	3 Ends 4/6	4 Ends 4/7	5 Ends 4/8	6 Ends 4/10	7 Ends 4/11	8 Ends 4/12
9 Ends 4/12	10 Ends 4/13	11 Ends 4/14	12 Ends 4/15	13 Ends 4/17	14 Ends 4/18	15 Ends 4/19
16 Ends 4/19	17 Ends 4/20	18 Ends 4/21	19 Ends 4/22	20 Ends 4/24	21 Ends 4/25	22 Ends 4/26
23 Ends 4/26 30 Ends 5/3	24 Ends 4/27	25 Ends 4/28	26 Ends 4/29	27 Ends 5/1	28 Ends 5/2	29 Ends 5/3

May 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Ends 5/4	2 Ends 5/5	3 Ends 5/6	4 Ends 5/8	5 Ends 5/9	6 Ends 5/10
7 Ends 5/10	8 Ends 5/11	9 Ends 5/12	10 Ends 5/13	11 Ends 5/15	12 Ends 5/16	13 Ends 5/17
14 Ends 5/17	15 Ends 5/18	16 Ends 5/19	17 Ends 5/20	18 Ends 5/22	19 Ends 5/23	20 Ends 5/24
21 Ends 5/24	22 Ends 5/25	23 Ends 5/26	24 Ends 5/27	25 Ends 5/30	26 Ends 5/31	27 Ends 6/1
28 Ends 6/1	29 Memorial Day Ends 6/1	30 Ends 6/2	31 Ends 6/3			

June 2023

NATIONAL
NOTARY
ASSOCIATION

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 Ends 6/5	2 Ends 6/6	3 Ends 6/7
4 Ends 6/7	5 Ends 6/8	6 Ends 6/9	7 Ends 6/10	8 Ends 6/12	9 Ends 6/13	10 Ends 6/14
11 Ends 6/14	12 Ends 6/15	13 Ends 6/16	14 Ends 6/17	15 Ends 6/20	16 Ends 6/21	17 Ends 6/22
18 Ends 6/22	19 Juneteenth Ends 6/22	20 Ends 6/23	21 Ends 6/24	22 Ends 6/26	23 Ends 6/27	24 Ends 6/28
25 Ends 6/28	26 Ends 6/29	27 Ends 6/30	28 Ends 7/1	29 Ends 7/3	30 Ends 7/5	

July 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 Ends 7/6
2 Ends 7/6	3 Ends 7/7	4 Independence Day Ends 7/7	5 Ends 7/8	6 Ends 7/10	7 Ends 7/11	8 Ends 7/12
9 Ends 7/12	10 Ends 7/13	11 Ends 7/14	12 Ends 7/15	13 Ends 7/17	14 Ends 7/18	15 Ends 7/19
16 Ends 7/19	17 Ends 7/20	18 Ends 7/21	19 Ends 7/22	20 Ends 7/24	21 Ends 7/25	22 Ends 7/26
23 Ends 7/26 30 Ends 8/2	24 Ends 7/27 31 Ends 8/3	25 Ends 7/28	26 Ends 7/29	27 Ends 7/31	28 Ends 8/1	29 Ends 8/2

August 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 Ends 8/4	2 Ends 8/5	3 Ends 8/7	4 Ends 8/8	5 Ends 8/9
6 Ends 8/9	7 Ends 8/10	8 Ends 8/11	9 Ends 8/12	10 Ends 8/14	11 Ends 8/15	12 Ends 8/16
13 Ends 8/16	14 Ends 8/17	15 Ends 8/18	16 Ends 8/19	17 Ends 8/21	18 Ends 8/22	19 Ends 8/23
20 Ends 8/23	21 Ends 8/24	22 Ends 8/25	23 Ends 8/26	24 Ends 8/28	25 Ends 8/29	26 Ends 8/30
27 Ends 8/30	28 Ends 8/31	29 Ends 9/1	30 Ends 9/2	31 Ends 9/5		

September 2023

NATIONAL NOTARY ASSOCIATION

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 Ends 9/6	2 Ends 9/7
3 Ends 9/7	4 Labor Day Ends 9/7	5 Ends 9/8	6 Ends 9/9	7 Ends 9/11	8 Ends 9/12	9 Ends 9/13
10 Ends 9/13	11 Ends 9/14	12 Ends 9/15	13 Ends 9/16	14 Ends 9/18	15 Ends 9/19	16 Ends 9/20
17 Ends 9/20	18 Ends 9/21	19 Ends 9/22	20 Ends 9/23	21 Ends 9/25	22 Ends 9/26	23 Ends 9/27
24 Ends 9/27	25 Ends 9/28	26 Ends 9/29	27 Ends 9/30	28 Ends 10/2	29 Ends 10/3	30 Ends 10/4

October 2023

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 Ends 10/4	2 Ends 10/5	3 Ends 10/6	4 Ends 10/7	5 Ends 10/10	6 Ends 10/11	7 Ends 10/12
8 Ends 10/12	9 Columbus Day Ends 10/12	10 Ends 10/13	11 Ends 10/14	12 Ends 10/16	13 Ends 10/17	14 Ends 10/18
15 Ends 10/18	16 Ends 10/19	17 Ends 10/20	18 Ends 10/21	19 Ends 10/23	20 Ends 10/24	21 Ends 10/25
22 Ends 10/25	23 Ends 10/26	24 Ends 10/27	25 Ends 10/28	26 Ends 10/30	27 Ends 10/31	28 Ends 11/1
29 Ends 11/1	30 Ends 11/2	31 Ends 11/3				

November 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 Ends 11/4	2 Ends 11/6	3 Ends 11/7	4 Ends 11/8
5 Ends 11/8	6 Ends 11/9	7 Ends 11/10	8 Ends 11/13	9 Ends 11/14	10 Ends 11/15	11 Veterans Day Ends 11/15
12 Ends 11/15	13 Ends 11/16	14 Ends 11/17	15 Ends 11/18	16 Ends 11/20	17 Ends 11/21	18 Ends 11/22
19 Ends 11/22	20 Ends 11/24	21 Ends 11/25	22 Ends 11/27	23 Thanksgiving Day Ends 11/27	24 Ends 11/28	25 Ends 11/29
26 Ends 11/29	27 Ends 11/30	28 Ends 12/1	29 Ends 12/2	30 Ends 12/4		

December 2023

National Notary Association

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 Ends 12/5	2 Ends 12/6
3 Ends 12/6	4 Ends 12/7	5 Ends 12/8	6 Ends 12/9	7 Ends 12/11	8 Ends 12/12	9 Ends 12/13
10 Ends 12/13	11 Ends 12/14	12 Ends 12/15	13 Ends 12/16	14 Ends 12/18	15 Ends 12/19	16 Ends 12/20
17 Ends 12/20	18 Ends 12/21	19 Ends 12/22	20 Ends 12/23	21 Ends 12/26	22 Ends 12/27	23 Ends 12/28
24 Ends 12/28 <hr> 31 Ends 1/4	25 Christmas Day Ends 12/28	26 Ends 12/29	27 Ends 12/30	28 Ends 1/2	29 Ends 1/3	30 Ends 1/4