



NATIONAL NOTARY ASSOCIATION

Rescission Calendar
July 2008 Through December 2009



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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 ten federal legal holidays: New Year's Day — January 1, Martin Luther King Jr.'s Birthday — third Monday of January, Presidents Day — third Monday of February, Memorial Day — last Monday of May, 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 four 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) is still considered a business day in the rescission calendar.

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 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 evening at 10:00 p.m., the loan is considered cancelled even though the notice will not be postmarked until Monday.

Rescission Calendar

July 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Ends 7/5 ¹	Ends 7/7 ²	Ends 7/8 ³	Holiday ⁴ Independence Day Ends 7/8	Ends 7/9 ⁵
Ends 7/9 ⁶	Ends 7/10 ⁷	Ends 7/11 ⁸	Ends 7/12 ⁹	Ends 7/14 ¹⁰	Ends 7/15 ¹¹	Ends 7/16 ¹²
Ends 7/16 ¹³	Ends 7/17 ¹⁴	Ends 7/18 ¹⁵	Ends 7/19 ¹⁶	Ends 7/21 ¹⁷	Ends 7/22 ¹⁸	Ends 7/23 ¹⁹
Ends 7/23 ²⁰	Ends 7/24 ²¹	Ends 7/25 ²²	Ends 7/26 ²³	Ends 7/28 ²⁴	Ends 7/29 ²⁵	Ends 7/30 ²⁶
Ends 7/30 ²⁷	Ends 7/31 ²⁸	Ends 8/1 ²⁹	Ends 8/2 ³⁰	Ends 8/4 ³¹		

Rescission Calendar

August 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					Ends 8/5 ¹	Ends 8/6 ²
Ends 8/6 ³	Ends 8/7 ⁴	Ends 8/8 ⁵	Ends 8/9 ⁶	Ends 8/11 ⁷	Ends 8/12 ⁸	Ends 8/13 ⁹
Ends 8/13 ¹⁰	Ends 8/14 ¹¹	Ends 8/15 ¹²	Ends 8/16 ¹³	Ends 8/18 ¹⁴	Ends 8/19 ¹⁵	Ends 8/20 ¹⁶
Ends 8/20 ¹⁷	Ends 8/21 ¹⁸	Ends 8/22 ¹⁹	Ends 8/23 ²⁰	Ends 8/25 ²¹	Ends 8/26 ²²	Ends 8/27 ²³
Ends 8/27 ²⁴	Ends 8/28 ²⁵	Ends 8/29 ²⁶	Ends 8/30 ²⁷	Ends 9/2 ²⁸	Ends 9/3 ²⁹	Ends 9/4 ³⁰
Ends 9/4 ³¹						

Rescission Calendar

September 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	Holiday Labor Day Ends 9/4	Ends 9/5	Ends 9/6	Ends 9/8	Ends 9/9	Ends 9/10
Ends 9/10	Ends 9/11	Ends 9/12	Ends 9/13	Ends 9/15	Ends 9/16	Ends 9/17
Ends 9/17	Ends 9/18	Ends 9/19	Ends 9/20	Ends 9/22	Ends 9/23	Ends 9/24
Ends 9/24	Ends 9/25	Ends 9/26	Ends 9/27	Ends 9/29	Ends 9/30	Ends 10/1
Ends 10/1	Ends 10/2	Ends 10/3				

Rescission Calendar

October 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			Ends 1 10/4	Ends 2 10/6	Ends 3 10/7	Ends 4 10/8
Ends 5 10/8	Ends 6 10/9	Ends 7 10/10	Ends 8 10/11	Ends 9 10/14	Ends 10 10/15	Ends 11 10/16
Ends 12 10/16	Holiday 13 Columbus Day Ends 10/16	Ends 14 10/17	Ends 15 10/18	Ends 16 10/20	Ends 17 10/21	Ends 18 10/22
Ends 19 10/22	Ends 20 10/23	Ends 21 10/24	Ends 22 10/25	Ends 23 10/27	Ends 24 10/28	Ends 25 10/29
Ends 26 10/29	Ends 27 10/30	Ends 28 10/31	Ends 29 11/1	Ends 30 11/3	Ends 31 11/4	

Rescission Calendar

November 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						Ends 11/5 ¹
Ends 11/5 ²	Ends 11/6 ³	Ends 11/7 ⁴	Ends 11/8 ⁵	Ends 11/10 ⁶	Ends 11/12 ⁷	Ends 11/13 ⁸
Ends 11/13 ⁹	Ends 11/14 ¹⁰	Holiday 11 Veterans Day Ends 11/14	Ends 11/15 ¹²	Ends 11/17 ¹³	Ends 11/18 ¹⁴	Ends 11/19 ¹⁵
Ends 11/19 ¹⁶	Ends 11/20 ¹⁷	Ends 11/21 ¹⁸	Ends 11/22 ¹⁹	Ends 11/24 ²⁰	Ends 11/25 ²¹	Ends 11/26 ²²
Ends 11/26 ²³	Ends 11/28 ²⁴	Ends 11/29 ²⁵	Ends 12/1 ²⁶	Holiday 27 Thanksgiving Day Ends 12/1	Ends 12/2 ²⁸	Ends 12/3 ²⁹
Ends 12/3 ³⁰						

Rescission Calendar

December 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	Ends 1 12/4	Ends 2 12/5	Ends 3 12/6	Ends 4 12/8	Ends 5 12/9	Ends 6 12/10
Ends 7 12/10	Ends 8 12/11	Ends 9 12/12	Ends 10 12/13	Ends 11 12/15	Ends 12 12/16	Ends 13 12/17
Ends 14 12/17	Ends 15 12/18	Ends 16 12/19	Ends 17 12/20	Ends 18 12/22	Ends 19 12/23	Ends 20 12/24
Ends 21 12/24	Ends 22 12/26	Ends 23 12/27	Ends 24 12/29	Holiday 25 Christmas Day Ends 12/29	Ends 26 12/30	Ends 27 12/31
Ends 28 12/31	Ends 29 1/2	Ends 30 1/3	Ends 31 1/5			

Rescission Calendar

January 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				Holiday 1 New Year's Day Ends 1/5	2 Ends 1/6	3 Ends 1/7
4 Ends 1/7	5 Ends 1/8	6 Ends 1/9	7 Ends 1/10	8 Ends 1/12	9 Ends 1/13	10 Ends 1/14
11 Ends 1/14	12 Ends 1/15	13 Ends 1/16	14 Ends 1/17	15 Ends 1/20	16 Ends 1/21	17 Ends 1/22
18 Ends 1/22	Holiday 19 Martin Luther King Jr. Day Ends 1/22	20 Ends 1/23	21 Ends 1/24	22 Ends 1/26	23 Ends 1/27	24 Ends 1/28
25 Ends 1/28	26 Ends 1/29	27 Ends 1/30	28 Ends 1/31	29 Ends 2/2	30 Ends 2/3	31 Ends 2/4

Rescission Calendar

February 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Ends 1 2/4	Ends 2 2/5	Ends 3 2/6	Ends 4 2/7	Ends 5 2/9	Ends 6 2/10	Ends 7 2/11
Ends 8 2/11	Ends 9 2/12	Ends 10 2/13	Ends 11 2/14	Ends 12 2/17	Ends 13 2/18	Ends 14 2/19
Ends 15 2/19	Holiday 16 Presidents Day Ends 2/19	Ends 17 2/20	Ends 18 2/21	Ends 19 2/23	Ends 20 2/24	Ends 21 2/25
Ends 22 2/25	Ends 23 2/26	Ends 24 2/27	Ends 25 2/28	Ends 26 3/2	Ends 27 3/3	Ends 28 3/4

Rescission Calendar

March 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Ends 3/4 1	Ends 3/5 2	Ends 3/6 3	Ends 3/7 4	Ends 3/9 5	Ends 3/10 6	Ends 3/11 7
Ends 3/11 8	Ends 3/12 9	Ends 3/13 10	Ends 3/14 11	Ends 3/16 12	Ends 3/17 13	Ends 3/18 14
Ends 3/18 15	Ends 3/19 16	Ends 3/20 17	Ends 3/21 18	Ends 3/23 19	Ends 3/24 20	Ends 3/25 21
Ends 3/25 22	Ends 3/26 23	Ends 3/27 24	Ends 3/28 25	Ends 3/30 26	Ends 3/31 27	Ends 4/1 28
Ends 4/1 29	Ends 4/2 30	Ends 4/3 31				

Rescission Calendar

April 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			Ends 1 4/4	Ends 2 4/6	Ends 3 4/7	Ends 4 4/8
Ends 5 4/8	Ends 6 4/9	Ends 7 4/10	Ends 8 4/11	Ends 9 4/13	Ends 10 4/14	Ends 11 4/15
Ends 12 4/15	Ends 13 4/16	Ends 14 4/17	Ends 15 4/18	Ends 16 4/20	Ends 17 4/21	Ends 18 4/22
Ends 19 4/22	Ends 20 4/23	Ends 21 4/24	Ends 22 4/25	Ends 23 4/27	Ends 24 4/28	Ends 25 4/29
Ends 26 4/29	Ends 27 4/30	Ends 28 5/1	Ends 29 5/2	Ends 30 5/4		

Rescission Calendar

May 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					Ends 5/5 ¹	Ends 5/6 ²
Ends 5/6 ³	Ends 5/7 ⁴	Ends 5/8 ⁵	Ends 5/9 ⁶	Ends 5/11 ⁷	Ends 5/12 ⁸	Ends 5/13 ⁹
Ends 5/13 ¹⁰	Ends 5/14 ¹¹	Ends 5/15 ¹²	Ends 5/16 ¹³	Ends 5/18 ¹⁴	Ends 5/19 ¹⁵	Ends 5/20 ¹⁶
Ends 5/20 ¹⁷	Ends 5/21 ¹⁸	Ends 5/22 ¹⁹	Ends 5/23 ²⁰	Ends 5/26 ²¹	Ends 5/27 ²²	Ends 5/28 ²³
Ends 5/28 ²⁴	Holiday Memorial Day Ends 5/28	Ends 5/26 ²⁶	Ends 5/27 ²⁷	Ends 5/28 ²⁸	Ends 5/29 ²⁹	Ends 5/30 ³⁰
Ends 6/3 ³¹		Ends 5/29 ²⁶	Ends 5/30 ²⁷	Ends 6/1 ²⁸	Ends 6/2 ²⁹	Ends 6/3 ³⁰

Rescission Calendar

June 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 Ends 6/4	2 Ends 6/5	3 Ends 6/6	4 Ends 6/8	5 Ends 6/9	6 Ends 6/10
7 Ends 6/10	8 Ends 6/11	9 Ends 6/12	10 Ends 6/13	11 Ends 6/15	12 Ends 6/16	13 Ends 6/17
14 Ends 6/17	15 Ends 6/18	16 Ends 6/19	17 Ends 6/20	18 Ends 6/22	19 Ends 6/23	20 Ends 6/24
21 Ends 6/24	22 Ends 6/25	23 Ends 6/26	24 Ends 6/27	25 Ends 6/29	26 Ends 6/30	27 Ends 7/1
28 Ends 7/1	29 Ends 7/2	30 Ends 7/3				

Rescission Calendar

July 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			Ends 1 7/6	Ends 2 7/7	Ends 3 7/8	Holiday 4 Independence Day Ends 7/8
Ends 5 7/8	Ends 6 7/9	Ends 7 7/10	Ends 8 7/11	Ends 9 7/13	Ends 10 7/14	Ends 11 7/15
Ends 12 7/15	Ends 13 7/16	Ends 14 7/17	Ends 15 7/18	Ends 16 7/20	Ends 17 7/21	Ends 18 7/22
Ends 19 7/22	Ends 20 7/23	Ends 21 7/24	Ends 22 7/25	Ends 23 7/27	Ends 24 7/28	Ends 25 7/29
Ends 26 7/29	Ends 27 7/30	Ends 28 7/31	Ends 29 8/1	Ends 30 8/3	Ends 31 8/4	

Rescission Calendar

August 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						Ends 8/5 ¹
Ends 8/5 ²	Ends 8/6 ³	Ends 8/7 ⁴	Ends 8/8 ⁵	Ends 8/10 ⁶	Ends 8/11 ⁷	Ends 8/12 ⁸
Ends 8/12 ⁹	Ends 8/13 ¹⁰	Ends 8/14 ¹¹	Ends 8/15 ¹²	Ends 8/17 ¹³	Ends 8/18 ¹⁴	Ends 8/19 ¹⁵
Ends 8/19 ¹⁶	Ends 8/20 ¹⁷	Ends 8/21 ¹⁸	Ends 8/22 ¹⁹	Ends 8/24 ²⁰	Ends 8/25 ²¹	Ends 8/26 ²²
Ends 8/26 ²³	Ends 8/27 ²⁴	Ends 8/28 ²⁵	Ends 8/29 ²⁶	Ends 8/31 ²⁷	Ends 9/1 ²⁸	Ends 9/2 ²⁹
Ends 9/2 ³⁰	Ends 9/3 ³¹					

Rescission Calendar

September 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Ends 1 9/4	Ends 2 9/5	Ends 3 9/8	Ends 4 9/9	Ends 5 9/10
Ends 6 9/10	Holiday 7 Labor Day Ends 9/10	Ends 8 9/11	Ends 9 9/12	Ends 10 9/14	Ends 11 9/15	Ends 12 9/16
Ends 13 9/16	Ends 14 9/17	Ends 15 9/18	Ends 16 9/19	Ends 17 9/21	Ends 18 9/22	Ends 19 9/23
Ends 20 9/23	Ends 21 9/24	Ends 22 9/25	Ends 23 9/26	Ends 24 9/28	Ends 25 9/29	Ends 26 9/30
Ends 27 9/30	Ends 28 10/1	Ends 29 10/2	Ends 30 10/3			

Rescission Calendar

October 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				Ends 1 10/5	Ends 2 10/6	Ends 3 10/7
Ends 4 10/7	Ends 5 10/8	Ends 6 10/9	Ends 7 10/10	Ends 8 10/13	Ends 9 10/14	Ends 10 10/15
Ends 11 10/15	Holiday 12 Columbus Day Ends 10/15	Ends 13 10/16	Ends 14 10/17	Ends 15 10/19	Ends 16 10/20	Ends 17 10/21
Ends 18 10/21	Ends 19 10/22	Ends 20 10/23	Ends 21 10/24	Ends 22 10/26	Ends 23 10/27	Ends 24 10/28
Ends 25 10/28	Ends 26 10/29	Ends 27 10/30	Ends 28 10/31	Ends 29 11/2	Ends 30 11/3	Ends 31 11/4

Rescission Calendar

November 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Ends 1 11/4	Ends 2 11/5	Ends 3 11/6	Ends 4 11/7	Ends 5 11/9	Ends 6 11/10	Ends 7 11/12
Ends 8 11/12	Ends 9 11/13	Ends 10 11/14	Holiday 11 Veterans Day Ends 11/14	Ends 12 11/16	Ends 13 11/17	Ends 14 11/18
Ends 15 11/18	Ends 16 11/19	Ends 17 11/20	Ends 18 11/21	Ends 19 11/23	Ends 20 11/24	Ends 21 11/25
Ends 22 11/25	Ends 23 11/27	Ends 24 11/28	Ends 25 11/30	Holiday 26 Thanksgiving Day Ends 11/30	Ends 27 12/1	Ends 28 12/2
Ends 29 12/2	Ends 30 12/3					

Rescission Calendar

December 2009

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Ends 1 12/4	Ends 2 12/5	Ends 3 12/7	Ends 4 12/8	Ends 5 12/9
Ends 6 12/9	Ends 7 12/10	Ends 8 12/11	Ends 9 12/12	Ends 10 12/14	Ends 11 12/15	Ends 12 12/16
Ends 13 12/16	Ends 14 12/17	Ends 15 12/18	Ends 16 12/19	Ends 17 12/21	Ends 18 12/22	Ends 19 12/23
Ends 20 12/23	Ends 21 12/24	Ends 22 12/26	Ends 23 12/28	Ends 24 12/29	Holiday ²⁵ Christmas Day Ends 12/29	Ends 26 12/30
Ends 27 12/30	Ends 28 12/31	Ends 29 1/2	Ends 30 1/4	Ends 31 1/5		

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For over 50 years, the National Notary Association has served Notaries just like you. NNA education, support and supplies help make your Notary duties simple and worry-free.

We make your life as a Notary easier. We save you time and money. We enhance your career. And we help you to serve the public responsibly and ethically.



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