

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.

Documents Signed On: (The "date of this transaction")	MON	TUE	WED	THU	FRI	SAT
Rescission Expires at Midnight of:	THU	FRI	SAT	MON	TUE	WED

- Federal Holiday
- Sunday

2020 FEDERAL HOLIDAYS:

New Year's Day

January 1st

Martin Luther King Day

January 18th

Presidents' Day

February 15th

Memorial Day

May 31th

Independence Day

July 4th

Labor Day

September 6th

Columbus Day

October 11th

Veterans Day

November 11th

Thanksgiving Day

November 25th

Christmas Day

December 25th

RESCISSION ENDS AT MIDNIGHT EXCLUDING SUNDAYS AND FEDERAL HOLIDAYS.

January

Signing	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	19	20	21	21	21	22	23	25	26	27	27	28	29	30	1	2	3	3

February

Signing	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
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	1	2	3	3

March

Signing	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	15	16	17	17	18	19	20	22	23	24	24	25	26	27	29	30	31	31	1	2	3

April

Signing	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	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	1	3	4

May

Signing	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	5	6	7	8	10	11	12	12	13	14	15	17	18	19	19	20	21	22	24	25	26	26	27	28	29	1	2	3	3	3

June

Signing	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	7	8	9	9	10	11	12	14	15	16	16	17	18	19	21	22	23	23	24	25	26	28	29	30	30	1	2	3

July

Signing	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	2	3	4

August

Signing	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	25	25	26	27	28	30	31	1	1	2	3

September

Signing	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	7	8	9	9	9	10	11	13	14	15	15	16	17	18	20	21	22	22	23	24	25	27	28	29	29	30	1	2	4

October

Signing	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	12	13	14	14	14	15	16	18	19	20	20	21	22	23	25	26	27	27	28	29	30	1	2	3	3

November

Signing	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	12	13	15	15	16	17	17	18	19	20	22	23	24	24	26	27	29	29	30	1	1	3	3

December

Note: Christmas day is observed on Dec 24, but it is a business day for rescission purposes

Signing	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	27	28	29	29	29	30	31	3	4	5

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