

Home Savings of America

Wholesale Lending

BROKER BULLETIN



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Reminder

In observance of the Christmas and New Year's Holidays, Home Savings of America's Regional Operation Centers will be **closed on Monday, December 26th, 2011 & Monday, January 2nd, 2012.**

All government offices and banks will be closed on December 26th, 2011 and Monday, January 2nd, 2012 and no wires will occur. The FHLB wire transfer service will be closing early on December 23rd, 2011 and December 30th, 2011. As a result, Home Savings of America wire cutoffs for those days will be 10:00 am PST (1:00 pm EST).

December 26th, 2011 and January 2nd, 2012 cannot be counted in the rescission period.

In addition, due to early bond market closures the **lock desk will be closing early on Friday, December 23rd, 2011 and on Friday, December 30th, 2011.**

Locks *must* be received by 12:00 pm PST (3:00 pm EST) to be honored for those days.

Locks

Locks received after the above deadlines will not be accepted.

Questions

If you have any questions, please contact your Community Banker.

Home Savings of America
35 East Broadway Little Falls, MN 56345

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