

TRID Calendar

How Soon Can You Close?



| Month | CD SENT TO BORROWER | 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 | |
|-----------------------|-------------------------------|-------------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|
| JAN | SIGNING DATE - Hand Delivered | | 5 | 6 | 8 | 9 | 10 | | 11 | 12 | 13 | 16 | 17 | 18 | | 19 | 20 | 22 | 23 | 24 | | 25 | 26 | 27 | 29 | 30 | 31 | | 1 | 2 | 3 | | |
| | SIGNING DATE - Mailed | | 9 | 10 | 11 | 12 | 13 | | 16 | 17 | 18 | 19 | 20 | 22 | | 23 | 24 | 25 | 26 | 27 | | 29 | 30 | 31 | 1 | 2 | 3 | | 5 | 6 | 7 | | |
| | FEB | SIGNING DATE - Hand Delivered | | 5 | 6 | 7 | | 8 | 9 | 10 | 12 | 13 | 14 | | 15 | 16 | 17 | 20 | 21 | 22 | | 23 | 24 | 26 | 27 | 28 | | 29 | 1 | 2 | 4 | | |
| SIGNING DATE - Mailed | | | 8 | 9 | 10 | | 12 | 13 | 14 | 15 | 16 | 17 | | 20 | 20 | 22 | 23 | 24 | 26 | | 27 | 28 | 29 | 1 | 2 | | 4 | 5 | 6 | 7 | | | |
| MAR | | SIGNING DATE - Hand Delivered | | 5 | 6 | | 7 | 8 | 9 | 11 | 12 | 13 | | 14 | 15 | 16 | 18 | 19 | 20 | | 21 | 22 | 23 | 25 | 26 | 27 | | 28 | 29 | 30 | 1 | 2 | 3 |
| | SIGNING DATE - Mailed | | 8 | 9 | | 11 | 12 | 13 | 14 | 15 | 16 | | 18 | 19 | 20 | 21 | 22 | 23 | | 25 | 26 | 27 | 28 | 29 | 30 | | 1 | 2 | 3 | 4 | 5 | 6 | |
| | APR | SIGNING DATE - Hand Delivered | | 4 | 5 | 6 | 8 | 9 | 10 | | 11 | 12 | 13 | 15 | 15 | 17 | | 18 | 19 | 20 | 22 | 23 | 24 | | 25 | 26 | 27 | 29 | 30 | 1 | | 2 | 3 |
| SIGNING DATE - Mailed | | | 8 | 9 | 10 | 11 | 12 | 13 | | 15 | 16 | 17 | 18 | 19 | 20 | | 22 | 23 | 24 | 25 | 26 | 27 | | 29 | 30 | 1 | 2 | 3 | 4 | | 6 | 7 | |
| MAY | | SIGNING DATE - Hand Delivered | | 4 | 6 | 7 | 8 | | 9 | 10 | 11 | 13 | 14 | 15 | | 16 | 17 | 18 | 20 | 21 | 22 | | 23 | 24 | 25 | 28 | 29 | 30 | | 31 | 1 | 3 | 4 |
| | SIGNING DATE - Mailed | | 8 | 9 | 10 | 11 | | 13 | 14 | 15 | 16 | 17 | 18 | | 20 | 21 | 22 | 23 | 24 | 25 | | 28 | 29 | 30 | 31 | 1 | 3 | | 4 | 5 | 6 | 7 | |
| | JUNE | SIGNING DATE - Hand Delivered | | 5 | | 6 | 7 | 8 | 10 | 11 | 12 | | 13 | 14 | 15 | 17 | 18 | 20 | | 21 | 22 | | 24 | 25 | 26 | | 27 | 28 | 29 | 1 | 2 | 3 | |
| SIGNING DATE - Mailed | | | 8 | | 10 | 11 | 12 | 13 | 14 | 15 | | 17 | 18 | 20 | 21 | 22 | 24 | | 25 | 26 | | 27 | 28 | 29 | | 1 | 2 | 3 | 5 | 6 | 8 | | |
| JULY | | SIGNING DATE - Hand Delivered | | 5 | 6 | 8 | | 9 | 10 | | 11 | 12 | 13 | 15 | 16 | 17 | | 18 | 19 | 20 | 22 | 23 | 24 | | 25 | 26 | 27 | 29 | 30 | 31 | | 1 | 2 |
| | SIGNING DATE - Mailed | | 9 | 10 | 11 | | 12 | 13 | | 15 | 16 | 17 | 18 | 19 | 20 | | 22 | 23 | 24 | 25 | 26 | 27 | | 29 | 30 | 31 | 1 | 2 | 3 | | 5 | 6 | 7 |
| | AUG | SIGNING DATE - Hand Delivered | | 5 | 5 | 7 | | 8 | 9 | 10 | 12 | 13 | 14 | | 15 | 16 | 17 | 19 | 20 | 21 | | 22 | 23 | 24 | 26 | 27 | 28 | | 29 | 30 | 31 | 3 | 4 |
| SIGNING DATE - Mailed | | | 8 | 9 | 10 | | 12 | 13 | 14 | 15 | 16 | 17 | | 19 | 20 | 21 | 22 | 23 | 24 | | 26 | 27 | 28 | 29 | 30 | 31 | | 3 | 4 | 5 | 6 | 7 | 9 |
| SEPT | | SIGNING DATE - Hand Delivered | | 6 | 7 | 9 | 10 | 11 | | 12 | 13 | 14 | 16 | 17 | 18 | | 19 | 20 | 21 | 23 | 24 | 25 | | 26 | 27 | 28 | 30 | 1 | 2 | | 3 | | |
| | SIGNING DATE - Mailed | | 10 | 11 | 12 | 13 | 14 | | 16 | 17 | 18 | 19 | 20 | 21 | | 23 | 24 | 25 | 26 | 27 | 28 | | 30 | 1 | 2 | 3 | 4 | 5 | | 7 | | | |
| | OCT | SIGNING DATE - Hand Delivered | | 4 | 5 | 7 | 8 | 9 | | 10 | 11 | 12 | 15 | 16 | 17 | | 18 | 19 | 21 | 22 | 23 | | 24 | 25 | 26 | 28 | 29 | 30 | | 31 | 1 | 2 | 4 |
| SIGNING DATE - Mailed | | | 8 | 9 | 10 | 11 | 12 | | 15 | 16 | 17 | 18 | 19 | 21 | | 22 | 23 | 24 | 25 | 26 | | 28 | 29 | 30 | 31 | 1 | 2 | | 4 | 5 | 6 | 7 | |
| NOV | | SIGNING DATE - Hand Delivered | | 5 | 6 | | 7 | 8 | 9 | 12 | 13 | 14 | | 15 | 16 | 18 | 19 | 20 | | 21 | 22 | 23 | 25 | 26 | 27 | | 29 | 30 | 2 | | 3 | 4 | |
| | SIGNING DATE - Mailed | | 8 | 9 | | 12 | 13 | 14 | 15 | 16 | 18 | | 19 | 20 | 21 | 22 | 23 | | 25 | 26 | 27 | 29 | 30 | 2 | | 3 | 4 | 5 | | 6 | 7 | | |
| | DEC | SIGNING DATE - Hand Delivered | | 5 | 6 | 7 | 9 | 10 | 11 | | 12 | 13 | 14 | 16 | 17 | 18 | | 19 | 20 | 21 | 23 | 24 | 26 | | 27 | 28 | | 30 | 31 | 2 | | 3 | 4 |
| SIGNING DATE - Mailed | | | 9 | 10 | 11 | 12 | 13 | 14 | | 16 | 17 | 18 | 19 | 20 | 21 | | 23 | 24 | 26 | 27 | 28 | 30 | | 31 | 2 | | 3 | 4 | 6 | | 8 | 8 | |

CD Sent to Borrower
Signing Date if Hand Delivered
Signing Date if Mailed
Sunday's & Federal Holidays

This guide is for general reference only. Determination of the exact consummation date is the responsibility of the lender and determined under the rules published by the CFPB. Each transaction is unique and the consummation date may be shortened or extended in accordance with the rules. Certain transactions may be subject to the right of rescission under the Truth in Lending Act.

TOSAP0520240103

AN AGENT OF
Investors Title
 Investors Title Insurance Company