

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

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 recession under the Truth in Lending Act.