



# Know before you close.

## 2018 TRID Calendar



The right to rescind extends until midnight of the third business day after the latest of the following occurs: (a) the consummation date; (b) the date the borrower received the Truth in Lending Disclosure or Closing Disclosure, as applicable; or (c) the date the borrower receives the Notice of Right to Cancel. Business days include any day of the week except Sunday and Federal Holidays.

### JANUARY

CD delivery date	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)	-	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 (Mail)	-	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

### FEBRUARY

CD delivery date	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)	5	6	7	-	8	9	10	12	13	14	-	15	16	17	20	21	22	-	-	23	24	26	27	28	-	1	2	3
Signing Date (Mail)	8	9	10	-	12	13	14	15	16	17	-	20	21	22	23	24	26	-	-	27	28	1	2	3	-	5	6	7

### MARCH

CD delivery date	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)	5	6	7	-	8	9	10	12	13	14	-	15	16	17	19	20	21	-	-	22	23	24	25	27	28	-	29	30	31	1	3	4
Signing Date (Mail)	8	9	10	-	12	13	14	15	16	17	-	19	20	21	22	23	24	-	-	26	27	28	29	30	31	-	2	3	4	5	6	7

### APRIL

CD delivery date	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)	-	5	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 (Mail)	-	9	10	11	12	13	14	-	16	17	18	19	20	21	-	23	24	25	26	27	28	-	30	1	2	3	4	5	-	7

### MAY

CD delivery date	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)	4	5	7	8	9	-	10	11	12	14	15	16	-	17	18	19	21	22	23	-	24	25	26	29	30	31	-	-	1	2	4
Signing Date (Mail)	8	9	10	11	12	-	14	15	16	17	18	19	-	21	22	23	24	25	26	-	29	30	31	1	2	4	-	-	5	6	7

### JUNE

CD delivery date	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)	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	5
Signing Date (Mail)	8	9	-	11	12	13	14	15	16	-	18	19	20	21	22	23	-	25	26	27	28	29	30	-	2	3	5	6	7	9

### JULY

CD delivery date	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)	-	6	7	-	9	10	11	-	12	13	14	16	17	18	-	19	20	21	23	24	25	-	26	27	28	30	31	1	-	2	3
Signing Date (Mail)	-	10	11	-	12	13	14	-	16	17	18	19	20	21	-	23	24	25	26	27	28	-	30	31	1	2	3	4	-	6	7

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Disclaimer: This tool provides general information to real estate professionals and others in determining when transactions involving an applicable loan may be consummated. The CFPB Rule that determines the time periods for consummation used in this tool also provides circumstances under which these time periods may be shortened or extended. Each transaction is different and the final authority and responsibility for determining the actual consummation date resides with the lender. Please consult your Escrow or Loan Officer for the actual consummation date for your transaction.

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