

Know before you close. **2016 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.

CD delivery date 1 2 3 4 5 6 7 8 9 10 11 12 13 4 15 16 17 18 19 20 21 2 23 24 25 20 20 10 1 2 3 4 5 6 7 8 9 10 1 1 12 13 14 15 16 17 18 19 20 21 2 23 25 2 2 2 3 24 25 2 3 0 1 1 2 3 4 5 6 2 2 3 3 4 5 6 2 5 8 1	JANUARY	_																							,							
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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.

AUGUST

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	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 (Mail)	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

SEPTEMBER

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)	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 (Mail)	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

OCTOBER

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	11	12	13	-	-	14	15	17	18	19	-	20	21	22	24	25	26	-	27	28	29	31	1	2	-	3
Signing Date (Mail)	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

NOVEMBER

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
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Signing Date (Mail)	8	9	10	12	14	-	15	16	17	18	-	19	-	21	22	23	25	26	28	-	29	30	1	-	2	3	-	5	6	7

DECEMBER

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

2016 Observed Federal Holidays:

JAN 1 NEW YEAR'S DAY JUL 4 INDEPENDEI

JAN 18 MARTIN LUTHER KING, JR. DAY SEP 5 LABOR DAY

FER 15 WASHINGTON'S RIPTHDAY OCT 10 COLUMNIS

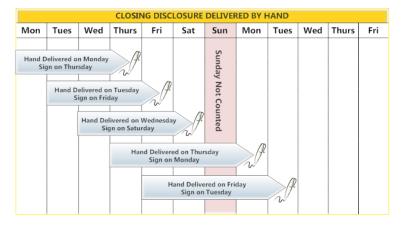
JAN 18 MARTIN LUTHER KING, JR. DAY FEB 15 WASHINGTON'S BIRTHDAY MAY 30 MEMORIAL DAY JUL 4 INDEPENDENCE DAY NOV 24 THANKSGIVING DAY

SEP 5 LABOR DAY DEC 26 CHRISTMAS DAY OBS.
OCT 10 COLUMBUS DAY

NOTE:

- The three-day period is measured by days, not hours. Thus, disclosure must be delivered three days before closing, and not 72 hours prior to closing.
- Disclosures may also be delivered electronically to start the Delivery Period and may be signed in compliance with E-Sign requirements.

Reference by day of the week



NOV 11 VETERANS DAY

