



Know before you close.

2016 TRID Calendar

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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)	-	6	-	7	8	9	11	12	13	-	14	15	16	19	20	21	-	-	22	23	25	26	27	-	28	29	30	1	2	3	-
Signing Date (Mail)	-	9	-	11	12	13	14	15	16	-	19	20	21	22	23	25	-	-	26	27	28	29	30	-	1	2	3	4	5	6	-

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	29
Signing Date (Hand)	4	5	6	8	9	10	-	11	12	13	16	17	18	-	-	19	20	22	23	24	-	25	26	27	29	1	2	-	3
Signing Date (Mail)	8	9	10	11	12	13	-	16	17	18	19	20	22	-	-	23	24	25	26	27	-	29	1	2	3	4	5	-	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)	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 (Mail)	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

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	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 (Mail)	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 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	9	10	11	-	12	13	14	16	17	18	-	19	20	21	23	24	25	-	26	27	28	31	1	2	-	-	3
Signing Date (Mail)	-	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 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)	4	6	7	8	-	9	10	11	13	14	15	-	16	17	18	20	21	22	-	23	24	25	27	28	29	-	30	1	2	5
Signing Date (Mail)	8	9	10	11	-	13	14	15	16	17	18	-	20	21	22	23	24	25	-	27	28	29	30	1	2	-	5	6	7	8

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	-	-	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 (Mail)	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	-

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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
Signing Date (Hand)	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 (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 INDEPENDENCE DAY	NOV 24 THANKSGIVING DAY
JAN 18 MARTIN LUTHER KING, JR. DAY	SEP 5 LABOR DAY	DEC 26 CHRISTMAS DAY OBS.
FEB 15 WASHINGTON'S BIRTHDAY	OCT 10 COLUMBUS DAY	
MAY 30 MEMORIAL DAY	NOV 11 VETERANS 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

