

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)		_	6	7	9	10	11	_	12	13	14	17	18	19	-	-	20	21	23	24	25	_	26	27	28	30	31	1	_	2	3
Signing Date (Mail)		_	10	11	12	13	14	_	17	18	19	20	21	23	_	_	24	25	26	27	28	-	30	31	1	2	3	4	-	6	7
FEDDUADY																															
FEBRUARY CD delivery date	1		١,		_		-			10	11	12	12	14	1.5	16	17	10	10	20	21	22	22	24	25	26	27	20	l		
Signing Date (Hand)	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 (Mail)	8	6	7	8	_	9	10	11	13	14	15 18	-	16 21	22	18 23	21	22	23	-	-	24	25 1	27	28	1 4	-	6	7			
Jigining Date (Mail)	0	9	10	11	_	13	14	כו	10	17	10	_	21	22	23	24	25	21		_	20	ı		)	4	_	0	/			
MARCH					1		1					1							1							1					
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	6	7	8	-	9	10	11	13	14	15	-	16	17	18	20	21	22	-	23	24	25	27	28	29	-	30	31	1	3	4
Signing Date (Mail)	8	9	10	11	-	13	14	15	16	17	18	-	20	21	22	23	24	25	-	27	28	29	30	31	1	-	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	8	10	11	12	-	13	14	15	17	18	19	-	20	21	22	24	25	26	-	27	28	29	1	2	3	-	
Signing Date (Mail)	8	-	10	11	12	13	14	15	-	17	18	19	20	21	22	-	24	25	26	27	28	29	-	1	2	3	4	5	6	-	
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	6	8	9	10	-	11	12	13	15	16	17	-	18	19	20	22	23	24	-	25	26	27	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	-	30	31	1	2	3	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	ı
Signing Date (Hand)	5	6	7	-	8	9	10	12	13	14	-	15	16	17	19	20	21	-	22	23	24	26	27	28	-	29	30	1	3	5	Ī
Signing Date (Mail)	8	9	10	-	12	13	14	15	16	17	-	19	20	21	22	23	24	-	26	27	28	29	30	1	-	3	5	6	7	8	i
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	10	11	12	_	13	14	15	17	18	19	-	20	21	22	24	25	26	-	27	28	29	31	1	2	-	3
Signing Date (Mail)	10	_	11	_	12	13	14	15	_	17	18	19	20	21	22	_	24	25	26	27	28	29	_	31	1	2	3	4	5	_	7
	10		-11		12	13	17	13		17	10	17	20	21	LL		<b>Z</b> T	LJ		LI	20	L		71					,		7

This information is proudly brought to you by:

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# Know before you close. 2017 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.

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

## **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	9	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

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

## 2017 Observed Federal Holidays:

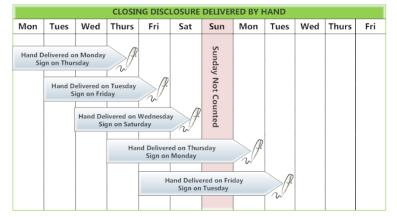
JAN 2 NEW YEAR'S DAY JUL 4 INDEPENDENCE DAY NOV 23 THANKSGIVING DAY
JAN 16 MARTIN LUTHER KING, JR. DAY SEP 4 LABOR DAY DEC 25 CHRISTMAS DAY

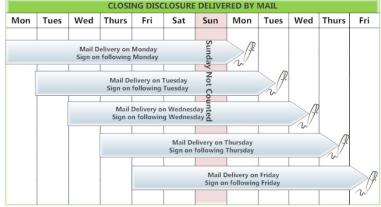
FEB 20 WASHINGTON'S BIRTHDAY OCT 9 COLUMBUS DAY\*
MAY 29 MEMORIAL DAY NOV 10 VETERANS DAY OBS\*

# **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





<sup>\*</sup> Although Columbus Day and Veterans Day are observed federal holidays and cannot be counted to calculate the Delivery Period or Waiting Period, our Company is open for business on those days and can sign eligible borrowers.