



Know before you close. 2023 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 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 |

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

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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. DISCLAIMER OF LIABILITY: This content is for informational purposes only. Chicago Title specifically disclaims liability for incidental or consequential damages and assumes no responsibility or liability for any loss or damage suffered by any person as a result of the use, misuse or reliance of any of the information or content contained herein. ©Copyright 2022 Chicago Title Company.



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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 | 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 | 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 |

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 | 11 | 13 | 14 | - | 15 | - | 16 | 17 | 18 | 20 | 21 | 22 | - | 24 | 25 | 27 | - | 28 | 29 | - | 30 | 1 | 2 | 4 |
| Signing Date (Mail) | 8 | 9 | 11 | 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 | - |

2023 Observed Federal Holidays:

| | | | | | |
|--------|-----------------------------|--------|--------------------------|--------|------------------|
| JAN 2 | NEW YEAR'S DAY | JUN 19 | JUNETEENTH OBS | NOV 10 | VETERANS DAY* |
| JAN 16 | MARTIN LUTHER KING, JR. DAY | JULY 4 | INDEPENDENCE DAY | NOV 23 | THANKSGIVING DAY |
| FEB 20 | PRESIDENTS' DAY | SEPT 4 | LABOR DAY | DEC 25 | CHRISTMAS DAY |
| MAY 29 | MEMORIAL DAY | OCT 9 | INDIGENOUS PEOPLES' DAY* | | |

* Although Indigenous Peoples' 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.

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

