

2021 TRID CALENDAR

Consummation is the day the borrower becomes legally obligated under the loan, which would be the date of signing, even if the loan has a rescission period. It is important to note the definition of consummation can be different than the closing date as defined in the purchase agreement where the buyer becomes contractually obligated to a seller on a real estate transaction.



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

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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.

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2021 TRID CALENDAR CONT'D

Consummation is the day the borrower becomes legally obligated under the loan, which would be the date of signing, even if the loan has a rescission period. It is important to note the definition of consummation can be different than the closing date as defined in the purchase agreement where the buyer becomes contractually obligated to a seller on a real estate transaction.



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

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

2021 Observed Federal Holidays:

JAN 1 NEW YEAR'S DAY JUL 5 INDEPENDENCE DAY NOV 25 THANKSGIVING DAY JAN 18 MARTIN LUTHER KING, JR. DAY SEP 6 LABOR DAY DEC 25 CHRISTMAS DAY

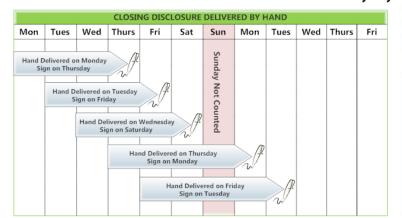
FEB 15 WASHINGTON/S BIRTHDAY OCT 11 INDIGENOUS PEOPLES' DAY*

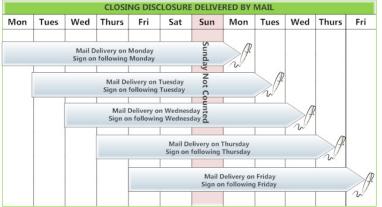
MAY 31 MEMORIAL DAY NOV 11 VETERANS DAY*

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





^{*} 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.