

Instantly determine the earliest

Consummation Dates (*) **For Your Transaction**

October 1, 2020 through October 31, 2021

- 1. Align "START" with the calendar date representing the CD delivery date.
- 2. Read the projected consummation date if CD DELIVERED by HAND (Hand).
- 3. Read the projected consummation date if CD SENT by MAIL (Mail).

All Sundays and the following holidays are excluded from this calendar.

- Oct 12 Columbus Day/Indigenous Peoples' Day[†] Nov 11 Veterans Day[†] Nov 26 Thanksgiving Day Dec 25 Christmas Day

- Our company is open on both "Columbus Day/Indigenous Peoples' Day" and "Veterans Day" to sign eligible borrowers.
- - New Year's Day Martin Luther King, Jr. Day Presidents' Day Memorial Day

 - Labor Day Columbus Day/Indigenous Peoples' Day



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determining when transactions involving an applicable loan may be consummated. The CFPB rule that etermines the time periods for consummation used in this tool also provides circumstances under whic

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