



# Know before you close.

## 2020 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	8	-	9	10	11	13	14	15	-	16	17	18	21	22	23	-	-	24	25	27	28	29	-	30	31	1	3	4
Signing Date (Mail)	-	9	10	11	-	13	14	15	16	17	18	-	21	22	23	24	25	27	-	-	28	29	30	31	1	-	3	4	5	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	29
Signing Date (Hand)	5	-	6	7	8	10	11	12	-	13	14	15	18	19	20	-	-	21	22	24	25	26	-	27	28	29	2	3	4
Signing Date (Mail)	8	-	10	11	12	13	14	15	-	18	19	20	21	22	24	-	-	25	26	27	28	29	-	2	3	4	5	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)	-	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	-	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)	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	4
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	-	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	9	11	12	13	-	14	15	16	18	19	20	-	21	22	23	26	27	28	-	-	29	30	1	2	3	-
Signing Date (Mail)	8	9	-	11	12	13	14	15	16	-	18	19	20	21	22	23	-	26	27	28	29	30	1	-	-	2	3	4	5	6	-

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

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This information is proudly brought to you by:



*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 2020 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)	5	-	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)	8	-	10	11	12	13	14	15	-	17	18	19	20	21	22	-	24	25	26	27	28	29	-	31	1	2	3	4	5	-	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	5	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)	9	10	11	12	14	-	-	15	16	17	18	19	-	21	22	23	24	25	26	-	28	29	30	1	2	3	-	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	10	13	14	15	-	-	16	17	19	20	21	-	22	23	24	26	27	28	-	29	30	31	2	3	4
Signing Date (Mail)	8	9	10	-	13	14	15	16	17	19	-	-	20	21	22	23	24	-	26	27	28	29	30	31	-	2	3	4	5	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)	-	5	6	7	9	10	12	-	13	14	-	16	17	18	-	19	20	21	23	24	25	-	27	28	30	-	1	2	-	3
Signing Date (Mail)	-	9	10	12	13	14	16	-	17	18	-	19	20	21	-	23	24	25	27	28	30	-	1	2	3	-	4	5	-	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	5	7	8	9	-	10	11	12	14	15	16	-	17	18	19	21	22	23	-	24	26	28	29	-	30	-	31	2	4	5
Signing Date (Mail)	8	9	10	11	12	-	14	15	16	17	18	19	-	21	22	23	24	26	28	-	29	30	31	2	-	4	-	5	6	7	8

### 2020 Observed Federal Holidays:

JAN 1	NEW YEAR'S DAY (TUES)	JUL 3	INDEPENDENCE DAY	NOV 26	THANKSGIVING DAY
JAN 20	MARTIN LUTHER KING, JR. DAY	SEP 7	LABOR DAY	DEC 25	CHRISTMAS DAY
FEB 17	WASHINGTON/S BIRTHDAY	OCT 12	COLUMBUS DAY*		
MAY 25	MEMORIAL DAY	NOV 11	VETERANS DAY*		

\* 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.

### 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

