

START

Instantly Determines Earliest Consummation Date (*)

Consummation Dates from

October 1, 2018 through October 31, 2019

INSTRUCTIONS:

- 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.

2018 Oct 8 Columbus Day[†] Nov 12 Veterans Day Observed[†] Nov 22 Thanksgiving Day

Dec 25 Christmas Day

†Our company is open on both "Columbus Day" and
"Veterans Day Observed" and can sign eligible borrowers.

2019 Jan 1 Jan 21 Feb 18

Martin Luther King, Jr. Day
Presidents' Day

May 27 Memorial Day
Jul 4 Independence Day
Sep 2 Labor Day
Oct 14 Columbus Day[†]



Know before you close.

Your CFPB Partner - every step of the way.

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(*) Disclaimer: This device 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.

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"The only wheel that instantly determines earliest Consummation Date"

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