

2023

TRID Calendar

How Soon Can You Close?



Month	CD SENT TO BORROWER	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				
JAN	CD SENT TO BORROWER	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 Delivered			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 - Mailed			10	11	12	13	14			17	18	19	20	21	23			24	25	26	27	28			30	31	1	2	3	4		6	7		
FEB	CD SENT TO BORROWER	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 Delivered		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 - Mailed		8	9	10	11			13	14	15	16	17	18			21	22	23	24	25	27			28	1	2	3	4		6	7				
MAR	CD SENT TO BORROWER	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 Delivered		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 - Mailed		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
APR	CD SENT TO BORROWER	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 Delivered		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 - Mailed		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 SENT TO BORROWER	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 Delivered		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 - Mailed		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 SENT TO BORROWER	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 Delivered		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 - Mailed		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 SENT TO BORROWER	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 Delivered		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 - Mailed		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	
AUG	CD SENT TO BORROWER	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 Delivered		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 - Mailed		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
SEPT	CD SENT TO BORROWER	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 Delivered		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 - Mailed		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		
OCT	CD SENT TO BORROWER	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 Delivered		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 - Mailed		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	
NOV	CD SENT TO BORROWER	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 Delivered		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 - Mailed		8	9	11	13			14	15	16	17			18			20	21	22	24	25	27			28	29	30		1	2		4	5	6	7
DEC	CD SENT TO BORROWER	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 Delivered		5	6			7	8	9	11	12	13			14	15	16	18	19	20			21	22	23	26	27	28		29	30	31	2	3		
	SIGNING DATE - Mailed		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		

CD Sent to Borrower
Signing Date if Hand Delivered
Signing Date if Mailed
Sunday's & Federal Holidays

This guide is for general reference only. Determination of the exact consummation date is the responsibility of the lender and determined under the rules published by the CFPB. Each transaction is unique and the consummation date may be shortened or extended in accordance with the rules. Certain transactions may be subject to the right of rescission under the Truth in Lending Act.

IRETCP0920230109

AN AGENT OF
Investors Title
 Investors Title Insurance Company