

2023 TRID CALENDAR



JANUARY

Dates in red represent Sundays & Observed Holidays

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

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 | 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 | 6 | - |

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) | 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 (Mail) | 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 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 | 20 | 21 | 22 | - | - | 23 | 24 | 26 | 27 | 28 | - | 29 | 30 | 1 | 3 | 5 |
| Signing Date (Mail) | 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 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 | 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) | 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 |

This information is proudly brought to you by:

cont'd on next page



SECURITY
TITLE AGENCY

2023 TRID CALENDAR



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) | 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 (Mail) | 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 |

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) | 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 (Mail) | 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 |

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 | 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) | - | 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 |

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 | 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 (Mail) | 8 | 9 | 11 | 13 | - | 14 | 15 | 16 | 17 | - | 18 | - | 20 | 21 | 22 | 24 | 25 | 27 | - | 28 | 29 | 30 | - | 1 | 2 | - | 4 | 5 | 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) | 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 (Mail) | 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 | - |

2023 Dates Impacting Your Signing Date:

| | | | |
|---------|-----------------------------|--------|-------------------|
| JAN 2 | NEW YEAR'S DAY OBS. | SEPT 4 | LABOR DAY |
| JAN 16 | MARTIN LUTHER KING, JR. DAY | OCT 9 | COLUMBUS DAY |
| FEB 20 | PRESIDENT'S DAY | NOV 10 | VETERANS DAY OBS. |
| MAY 29 | MEMORIAL DAY | NOV 23 | THANKSGIVING DAY |
| JUNE 19 | JUNETEETH INDEPENDENCE DAY | DEC 25 | CHRISTMAS DAY |
| JUL 4 | INDEPENDENCE DAY | | |

NOTE: Our Company is open for business Columbus Day and Veterans Day 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

