Know before you close.

2027 TRID Calendar

Dates in red represent Sundays and Observed 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	11	12	13	-	14	15	16	19	20	21	-	-	22	23	25	26	27	-	28	29	30	1	2	3	-
Signing Date (Mail)	-	9	-	11	12	13	14	15	16	-	19	20	21	22	23	25	-	-	26	27	28	29	30	-	1	2	3	4	5	6	-

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	5	6	8	9	10	-	11	12	13	16	17	18	-	-	19	20	22	23	24	-	25	26	27	1	2	3	-			
Signing Date (Mail)	8	9	10	11	12	13	-	16	17	18	19	20	22	-	-	23	24	25	26	27	-	1	2	3	4	5	6	-			

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

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Fidelity National Title

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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.

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2027 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)	-	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	-	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)	4	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)	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

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	12	13	14	-	-	15	16	18	19	20	-	21	22	23	25	26	27	-	28	29	30	1	2	3	-
Signing Date (Mail)	8	9	-	12	13	14	15	16	18	-	-	19	20	21	22	23	-	25	26	27	28	29	30	-	1	2	3	4	5	6	-

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

2027 Dates Impacting Your Signing Date:

JAN 1	NEW YEAR'S DAY
JAN 18	MARTIN LUTHER KING, JR. DAY
FEB 15	PRESIDENT'S DAY
MAY 31	MEMORIAL DAY
JUNE 19	JUNETEENTH INDEPENDENCE DAY
JUL 5	INDEPENDENCE DAY OBS.
SEPT 6	LABOR DAY
OCT 11	COLUMBUS DAY
NOV 11	VETERANS DAY
NOV 25	THANKSGIVING DAY
DEC 25	CHRISTMAS 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



