



2026 RESCISSION CALENDAR

The right to rescind extends until midnight of the third business day following consummation, delivery of the notice of the right to rescind, or delivery of all material disclosures, whichever occurs last. Business days include any day of the week except Sunday and federal holidays.

Documents signed on: (The "date of this transaction")

Rescission expires at midnight of:

Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.
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Thurs.	Fri.	Sat.	Mon.	Tues.	Wed.	Wed.
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Sundays and federal holidays are **excluded** from the rescission period. Observed federal holidays for 2026 include:

New Year's Day (1/1)	President's Day (2/16)	Juneteenth Independence Day (6/19)	Labor Day (9/7)	Veterans Day (11/11)
Martin Luther King, Jr. Day (1/19)	Memorial Day (5/25)	Independence Day (7/4)	Columbus Day (10/12)	Thanksgiving Day (11/26)
				Christmas Day (12/25)

Month	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	
JANUARY	Consummation	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
	Rescission Ends	5	6	7	7	8	9	10	12	13	14	14	15	16	17	20	21	22	22	22	23	24	26	27	28	28	29	30	31	2	3	4
FEBRUARY	Consummation	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			
	Rescission Ends	4	5	6	7	9	10	11	11	12	13	14	17	18	19	19	20	21	23	24	25	25	26	27	28	2	3	4				
MARCH	Consummation	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
	Rescission Ends	4	5	6	7	9	10	11	11	12	13	14	16	17	18	18	19	20	21	23	24	25	25	26	27	28	30	31	1	1	2	3
APRIL	Consummation	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	
	Rescission Ends	4	6	7	8	8	9	10	11	13	14	15	15	16	17	18	20	21	22	22	23	24	25	27	28	29	29	30	1	2	4	
MAY	Consummation	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
	Rescission Ends	5	6	6	7	8	9	11	12	13	13	14	15	16	18	19	20	20	21	22	23	26	27	28	28	28	29	30	1	2	3	3
JUNE	Consummation	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	
	Rescission Ends	4	5	6	8	9	10	10	11	12	13	15	16	17	17	18	20	22	23	23	24	24	25	26	27	29	30	1	1	2	3	
JULY	Consummation	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
	Rescission Ends	6	7	8	8	8	9	10	11	13	14	15	15	16	17	18	20	21	22	22	23	24	25	27	28	29	29	30	31	1	3	4
AUGUST	Consummation	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
	Rescission Ends	5	5	6	7	8	10	11	12	12	13	14	15	17	18	19	19	20	21	22	24	25	26	26	27	28	29	31	1	2	2	3
SEPTEMBER	Consummation	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	
	Rescission Ends	4	5	8	9	10	10	10	11	12	14	15	16	16	17	18	19	21	22	23	23	24	25	26	28	29	30	30	1	2	3	
OCTOBER	Consummation	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
	Rescission Ends	5	6	7	7	8	9	10	13	14	15	15	15	16	17	19	20	21	21	22	23	24	26	27	28	28	29	30	31	2	3	4
NOVEMBER	Consummation	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	
	Rescission Ends	4	5	6	7	9	10	12	12	13	14	14	16	17	18	18	19	20	21	23	24	25	25	27	28	30	30	1	2	2	3	
DECEMBER	Consummation	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
	Rescission Ends	4	5	7	8	9	9	10	11	12	14	15	16	16	17	18	19	21	22	23	23	24	26	28	29	29	30	30	31	2	4	5

Dates in **RED** represent Sundays and observed holidays.

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2026 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	10	12	13	14	-	15	16	17	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	-	20	21	22	23	24	26	-	-	27	28	29	30	31	-	2	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
Signing Date (Hand)	-	5	6	7	9	10	11	-	12	13	14	17	18	19	-	-	20	21	23	24	25	-	26	27	28	2	3	4
Signing Date (Mail)	-	9	10	11	12	13	14	-	17	18	19	20	21	23	-	-	24	25	26	27	28	-	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	20	22	23	-	24	-	25	26	27	29	30	1	-	2	3
Signing Date (Mail)	8	9	10	11	12	13	-	15	16	17	18	20	22	-	23	24	25	26	-	27	-	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	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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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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2026 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	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

2026 Dates Impacting Your Signing Date:

JAN 1	NEW YEAR'S DAY	SEPT 7	LABOR DAY
JAN 19	MARTIN LUTHER KING, JR. DAY	OCT 12	COLUMBUS DAY
FEB 16	PRESIDENT'S DAY	NOV 11	VETERANS DAY
MAY 25	MEMORIAL DAY	NOV 26	THANKSGIVING DAY
JUNE 19	JUNETEENTH 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

