

2026

TRID Calendar

How Soon Can You Close?



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		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 - Mailed		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	
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		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 - Mailed		9	10	11	12	13	14		17	18	19	20	21	23			24	25	26	27	28		2	3	4	5	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		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 - Mailed		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	
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		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 - Mailed		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 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	1	2	3		
	SIGNING DATE - Mailed		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 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	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 - Mailed		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 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		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		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	
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		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 - Mailed		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	
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		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 - Mailed		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		
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		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 - Mailed		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	
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		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 - Mailed		9	10	12	13	14	16		17	18		19	20	21		23	24	25	27	28	30		1	2	3		4	5		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		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 - Mailed		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

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.

TOSAP0520260112

AN AGENT OF

Investors Title
Investors Title Insurance Company