



2025 RESCISSION CALENDAR

The right to rescind extends until midnight of the third business day after the latest of the following occurs: (a) the consummation date; (b) the date the borrower received the Truth in Lending Disclosure or Closing Disclosure, as applicable; or (c) the date the borrower receives the Notice of Right to Cancel. 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 2025 include:

New Year's Day (1/1)	President's Day (2/17)	Juneteenth Independence Day (6/19)	Labor Day (9/1)	Veterans Day (11/11)
Martin Luther King, Jr. Day (1/20)	Memorial Day (5/26)	Independence Day (7/4)	Columbus Day (10/13)	Thanksgiving Day (11/27)
				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	4	6	7	8	8	9	10	11	13	14	15	16	17	18	21	22	23	23	24	25	27	28	29	29	30	31	1	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	5	5	6	7	8	10	11	12	12	13	14	15	18	19	20	20	20	21	22	24	25	26	26	27	28	1	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	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
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	5	7	8	9	9	10	11	12	14	15	16	16	17	18	19	21	22	23	23	24	25	26	28	29	30	30	1	2	3	
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	7	7	8	9	10	12	13	14	14	15	16	17	19	20	21	21	22	23	24	27	28	29	29	30	31	2	3	4	
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	7	9	10	11	11	12	13	14	16	17	18	18	20	21	23	23	24	25	25	26	27	28	30	1	2	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	5	7	8	8	9	9	10	11	12	14	15	16	16	17	18	19	21	22	23	23	24	25	26	28	29	30	30	31	1	2	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	6	6	7	8	9	11	12	13	13	14	15	16	18	19	20	20	21	22	23	25	26	27	27	28	29	30	2	3	4	4
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	6	8	9	10	10	11	12	13	15	16	17	17	18	19	20	22	23	24	24	25	26	27	29	30	1	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	4	6	7	8	8	9	10	11	14	15	16	16	17	18	20	21	22	22	23	24	25	27	28	29	29	30	31	1	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	5	5	6	7	8	10	12	13	13	14	14	15	17	18	19	20	21	22	24	25	26	26	28	29	1	1	2	3	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	6	8	9	10	10	11	12	13	15	16	17	17	18	19	20	22	23	24	24	26	27	29	29	30	31	31	2	3	5

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

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Know before you close. 2025 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	11	13	14	15	-	16	17	18	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	-	21	22	23	24	25	27	-	-	28	29	30	31	1	-	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	8	10	11	12	-	13	14	15	18	19	20	-	-	21	22	24	25	26	-	27	28	1	3	4
Signing Date (Mail)	8	-	10	11	12	13	14	15	-	18	19	20	21	22	24	-	-	25	26	27	28	1	-	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	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	-	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	5	7	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)	8	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

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