

Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
1	2	3	4	5	6	7
8	9	10 Last Day to Fund December Docs	11	12	13	14
15	16 Martin Luther King Jr. Day Impac is open. Non-funding day.	17	18	19	20 Wet/Dry Rescission Transactions: Last day to lock rate/send/e-sign LE	21
22	23 TPO Last Day to Submit Final Conditions <hr/> Wet/Dry Rescission Transactions: Last day to send/e-sign CD	24	25	26 Wet/Dry Rescission Transactions: Last day to send/sign docs <hr/> Wet Non-Rescission Transactions: Last day to lock rate/send/e-sign LE	27 Wet Non-Rescission Transactions: Last day to e-sign CD	28
29	30 Dry Non-Rescission Transactions: Last day to send/sign docs	31 Month End Last Day to Fund! <hr/> Wet Non-Rescission Transaction: Last day to sign/fund				

Working Days

21

Funding Days

20

Holidays

16 Martin Luther King Jr. Day

NOTES

- Meeting the Key Dates will allow for the most secure position for funding by month-end. Files will be accepted past the Key Dates deadline and will be considered for funding on a best effort basis.
- It is recommended that LP Open Access and FHA Streamline transactions are funded 2 business days prior to the last day of the month to avoid loan amount adjustments, if any additional payment is made on the existing lien. If funding these transactions on the last day of the month, the Funder is responsible for confirming that the payoff meet the Underwriters' requirements and that title can pay off the existing lien on the same day.
- Hawaii requires 2 days to record
- LA County requires 1 day to record