

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

Working Days

20

Funding Days

20

Holidays

10 Columbus Day  
31 Halloween

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