

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	17 Martin Luther King Day	18	19 Last Day to Submit Final Conditions	20 Wet / Dry Rescission Transactions Last day to lock rate / send / e-sign LE	21 Wet / Dry Rescission Transactions Last day to send / e-sign CD	22
23	24	25	26 Wet / Dry Rescission Transactions Last day to send / sign docs Wet Non-Rescission Transactions Last day to send / e-sign CD	27	28	29
30	31 Wet Non-Rescission Transactions Last day to sign / fund					

Working Days

20

Funding Days

19

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**