

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

Working Days

20

Funding Days

19

Holidays

20 Presidents 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