

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
						1
2	3	4	5	6	7	8
9	10 <b>Fund November Docs 1/1 Payment</b>	11	12	13 <b>Wet/Dry Rescission Transactions: Last day to get PTDs to Underwriting</b>	14 <b>Wet/Dry Non-Rescission Transactions: Last day to get PTDs to Underwriting</b>	15
16	17 <b>Wet/Dry Rescission Transactions: Final Approval for December Funding</b>	18 <b>Wet/Dry Non-Rescission Transactions: Final Approval for December Funding</b>	19	20	21 <b>Dry Non-Rescission Transactions: Last day to e-Consent CD to sign on 12/26</b> <b>Wet/Dry Rescission Transactions: Last day to e-Consent CD to sign on 12/26</b>	22

23	24	25	26	27	28	29
30	31					

**CHRISTMAS DAY**  
Markets Closed

**Wet Non-Rescission Transactions:**  
Last day to e-Consent CD by SDX to sign/fund on 12/31

**Wet/Dry Rescission Transactions:**  
Last day to sign Docs

**Dry Non-Rescission Transactions:**  
Last day to sign Docs

**Wet/Dry Rescission Transactions:**  
Docs back by 12 pm PST to fund in December

**Last Day to Fund**

**Wet Non-Rescission Transactions:**  
Last day to sign/fund

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
						1
2	3	4	5	6	7	8
9	10 Fund November Docs 1/1 Payment	11	12	13	14	15
16	17	18 Wet/Dry Rescission Transactions: Last day to get PTDs to Underwriting	19 Dry Non-Rescission Transactions: Last day to get PTDs to Underwriting	20 Wet/Dry Rescission Transactions: Final Approval for December Funding	21 Wet Non-Rescission Transactions: Last day to get PTDs to Underwriting  Dry Non-Rescission Transactions: Final Approval for December Funding	22
23	24	25 CHRISTMAS DAY Markets Closed	26 Wet Non-Rescission Transactions: Final Approval for December Funding  Wet/Dry Rescission Transactions: Last day to sign Docs	27 Dry Non-Rescission Transactions: Last day to sign Docs	28 Wet/Dry Rescission Transactions: Docs back by 12 pm PST to fund in December	29

30	31					
<b>Wet Non-Rescission Transactions: Last day to sign/fund</b>						

**Working Days**

**19**

**Funding Days**

**19**

**Holidays**

**December 25<sup>th</sup> - Christmas Day**

**Notes:**

- Meeting the deadlines for key dates allows for the most secure position for funding by month-end. Files will be accepted past the Key Dates deadlines and will be considered for funding on a best efforts 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 an 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 same day.
- **Hawaii requires 2 days to record**
- **LA County requires 1 day to record**