

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
	1 <b>NEW YEAR'S DAY</b> Markets Closed	2	3	4	5	6
7	8	9	10 <b>Fund December Docs</b> <b>2/1 Payment</b>	11	12	13
14	15 <b>MARTIN LUTHER, JR. BIRTHDAY</b> Markets Closed	16	17 <b>Wet/Dry Rescission Transactions:</b> <b>Last day to get PTDs to Underwriting</b>	18 <b>Wet/Dry Non-Rescission Transactions:</b> <b>Last day to get PTDs to Underwriting</b>	19 <b>Wet/Dry Rescission Transactions:</b> <b>Final Approval for January Funding</b>	20
21	22 <b>Wet/Dry Non-Rescission Transactions:</b> <b>Final Approval for January Funding</b>	23 <b>Wet/Dry Rescission Transactions:</b> <b>Last day to e-Consent CD to sign on 1/26</b>	24	25 <b>Dry Non-Rescission Transactions:</b> <b>Last day to e-Consent CD to sign on 1/29</b>	26 <b>Wet/Dry Rescission Transactions:</b> <b>Last day to sign Docs</b>	27 <b>Wet Non-Rescission Transactions:</b> <b>Last day to e-Consent CD by SDX to sign/fund on 1/31</b>
28	29 <b>Dry Non-Rescission Transactions:</b> <b>Last day to Sign docs</b>	30 <b>Wet/Dry Rescission Transactions:</b> <b>Docs Back by 12 pm PST to fund in January</b>	31 <b>Last Day to Fund</b> <b>Wet Non-rescission Transactions:</b> <b>Last day to sign/fund</b>			

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Working Days

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21

Funding Days

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21

Holidays

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January 1<sup>st</sup> – New Year's Day  
January 15<sup>th</sup> – Birthday of Martin Luther King, Jr.

**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**