

November 2018

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
				1	2	3
4	5	6	7	8	9 Fund October Docs 12/1 Payment	10
11	12 VETERANS DAY Markets Closed	13	14 Wet/Dry Rescission Transactions: Last day to get PTDs to Underwriting	15	16 Wet/Dry Non-Rescission Transactions: Last day to get PTDs to Underwriting	17
18	19 Wet/Dry Rescission Transactions: Final Approval for November Funding	20 Wet/Dry Non-Rescission Transactions: Final Approval for November Funding	21 Wet/Dry Rescission Transactions: Last day to e-Consent CD to sign on 11/26	22 THANKSGIVING DAY Markets Closed	23 LOANDEPOT OFFICES Closed	24 Dry Non-Rescission Transactions: Last day to e-Consent CD to sign on 11/28
25	26 Wet/Dry Rescission Transactions: Last day to sign Docs	27 Wet Non-Rescission Transactions: Last day to e-Consent CD by SDX to sign/fund on 11/30	28 Dry Non-Rescission Transactions: Last day to sign Docs	29 Wet/Dry Rescission Transactions: Docs back by 12 pm PST to fund in November	30 Last Day to Fund Wet Non-Rescission Transactions: Last day to sign/fund	

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## Working Days

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20

## Funding Days

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20

## Holidays

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November 12<sup>th</sup> – Veterans Day  
November 22<sup>nd</sup> – Thanksgiving 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**