

2025 TRID CALENDAR

FEDERAL HOLIDAYS IMPACTING SIGNING DATES:

- JAN 1 NEW YEAR'S DAY
- JAN 20 MLK, JR. DAY
- FEB 17 PRESIDENT'S DAY
- MAY 26 MEMORIAL DAY
- JUNE 19 JUNETEENTH
- JUL 4 INDEPENDENCE DAY
- SEPT 1 LABOR DAY
- OCT 13 COLUMBUS DAY
- NOV 11 VETERANS DAY
- NOV 27 THANKSGIVING DAY
- DEC 25 CHRISTMAS DAY

PLEASE NOTE:

Our company is open for business Columbus Day and Veterans Day and can sign eligible borrowers.

The three-day period is measured by days, not hours. Thus, disclosure must be delivered three days before closing, and not 72 hours prior to closing

Disclosures may also be delivered electronically to start the delivery period and may be signed in compliance with e-sign requirements.

January

CD delivery date	2 3 4	6 7 8 9 10 11	13 14 15 16 17 18	21 22 23 24 25	27 28 29 30 31
Signing Date (Hand)	6 7 8	9 10 11 13 14 15	16 17 18 21 22 23	24 25 27 28 29	30 31 1 3 4
Signing Date (Mail)	9 10 11	13 14 15 16 17 18	21 22 23 24 25 27	28 29 30 31 1	3 4 5 6 7

February

CD delivery date	1	3 4 5 6 7 8	10 11 12 13 14 15	18 19 20 21 22	24 25 26 27 28
Signing Date (Hand)	5	6 7 8 10 11 12	13 14 15 18 19 20	21 22 24 25 26	27 28 1 3 4
Signing Date (Mail)	8	10 11 12 13 14 15	18 19 20 21 22 24	25 26 27 28 1	3 4 5 6 7

March

CD delivery date	1	3 4 5 6 7 8	10 11 12 13 14 15	17 18 19 20 21 22	24 25 26 27 28 29	31
Signing Date (Hand)	5	6 7 8 10 11 12	13 14 15 17 18 19	20 21 22 24 25 26	27 28 29 31 1 2	3
Signing Date (Mail)	8	10 11 12 13 14 15	17 18 19 20 21 22	24 25 26 27 28 29	31 1 2 3 4 5	7

April

CD delivery date	1 2 3 4 5	7 8 9 10 11 12	14 15 16 17 18 19	21 22 23 24 25 26	28 29 30
Signing Date (Hand)	4 5 7 8 9	10 11 12 14 15 16	17 18 19 21 22 23	24 25 26 28 29 30	1 2 3
Signing Date (Mail)	8 9 10 11 12	14 15 16 17 18 19	21 22 23 24 25 26	28 29 30 1 2 3	5 6 7

May

CD delivery date	1 2 3	5 6 7 8 9 10	12 13 14 15 16 17	19 20 21 22 23 24	27 28 29 30 31
Signing Date (Hand)	5 6 7	8 9 10 12 13 14	15 16 17 19 20 21	22 23 24 27 28 29	30 31 2 3 4
Signing Date (Mail)	8 9 10	12 13 14 15 16 17	19 20 21 22 23 24	27 28 29 30 31 2	3 4 5 6 7

June

CD delivery date	2 3 4 5 6 7	9 10 11 12 13 14	16 17 18	20 21	23 24 25 26 27 28	30
Signing Date (Hand)	5 6 7 9 10 11	12 13 14 16 17 18	20 21 23	24 25	26 27 28 30 1 2	3
Signing Date (Mail)	9 10 11 12 13 14	16 17 18 20 21 23	24 25 26	27 28	30 1 2 3 5 7	8

July

CD delivery date	1 2 3	5	7 8 9 10 11 12	14 15 16 17 18 19	21 22 23 24 25 26	28 29 30 31
Signing Date (Hand)	5 7 8	9	10 11 12 14 15 16	17 18 19 21 22 23	24 25 26 28 29 30	31 1 2 4
Signing Date (Mail)	9 10 11	12	14 15 16 17 18 19	21 22 23 24 25 26	28 29 30 31 1 2	4 5 6 7

August

CD delivery date	1 2	4 5 6 7 8 9	11 12 13 14 15 16	18 19 20 21 22 23	25 26 27 28 29 30
Signing Date (Hand)	5 6	7 8 9 11 12 13	14 15 16 18 19 20	21 22 23 25 26 27	28 29 30 2 3 4
Signing Date (Mail)	8 9	11 12 13 14 15 16	18 19 20 21 22 23	25 26 27 28 29 30	2 3 4 5 6 8

September

CD delivery date	2 3 4 5 6	8 9 10 11 12 13	15 16 17 18 19 20	22 23 24 25 26 27	29 30
Signing Date (Hand)	5 6 8 9 10	11 12 13 15 16 17	18 19 20 22 23 24	25 26 27 29 30 1	2 3
Signing Date (Mail)	9 10 11 12 13	15 16 17 18 19 20	22 23 24 25 26 27	29 30 1 2 3 4	6 7

October

CD delivery date	1 2 3 4	6 7 8 9 10 11	14 15 16 17 18	20 21 22 23 24 25	27 28 29 30 31
Signing Date (Hand)	4 6 7 8	9 10 11 14 15 16	17 18 20 21 22	23 24 25 27 28 29	30 31 1 3 4
Signing Date (Mail)	8 9 10 11	14 15 16 17 18 20	21 22 23 24 25	27 28 29 30 31 1	3 4 5 6 7

November

CD delivery date	1	3 4 5 6 7 8	10	12 13 14 15	17 18 19 20 21 22	24 25 26	28 29
Signing Date (Hand)	5	6 7 8 10 12 13	14	15 17 18 19	20 21 22 24 25 26	28 29 1	2 3
Signing Date (Mail)	8	10 12 13 14 15 17	18	19 20 21 22	24 25 26 28 29 1	2 3 4	5 6

December

CD delivery date	1 2 3 4 5 6	8 9 10 11 12 13	15 16 17 18 19 20	22 23 24	26 27	29 30 31
Signing Date (Hand)	4 5 6 8 9 10	11 12 13 15 16 17	18 19 20 22 23 24	26 27 29	30 31	2 3 5
Signing Date (Mail)	8 9 10 11 12 13	15 16 17 18 19 20	22 23 24 26 27 29	30 31 2	3 5	6 7 8

Reference by day of the week



SCAN HERE FOR OUR INSTANT ONLINE CLOSING DATE CALCULATOR



fnctic.com/ctfbp/calendar