

IMPORTANT MONTHLY CLOSING DATES

NOVEMBER 2024

REMINDER: November 11th and November 28th are Federal Holidays-therefore Monday November 11th and Thursday November 28th WILL NOT be included in the rescission period for rescindable loans, nor can they be counted in any disclosure/re-disclosure timing periods.

****PLEASE NOTE:** The dates in the document are based your loan being able to closed and/or record on the last day of the month 11/29/2024. There are some Counties and also Escrow and Title companies that may not be open for business on this day. Please make sure you contact all parties in your transaction and plan accordingly based on their availability as well.

Disclosures/CD/Doc requests: Same day if requested **before 12pm** (if items are missing, the time will start once all required items are in)

Refinance Transactions: For Loans closing in the month of November, dates for Refinances are as follows:

Counties that DO NOT same day Record

The last day to fund is Wednesday the 27th and record is Friday the 29th. In order to fund by the 27th, the following guidelines and requirements must be met:

- CD must be received from borrower signed no later than Tuesday the 19th
- Loan Docs must be dated and signed no later than Friday the 22nd
- Loan must fund no later than Wednesday the 27th
- Loan must record and pay off existing debt no later than Friday the 29th

Counties that DO same day Record

- Last day to fund, record and payoff the existing mortgage is Friday the 29th
- CD must be received from the borrower no later than Wednesday the 20th
- Loan Docs must be dated and signed no later than Saturday the 23rd
- Loan must fund no later than Friday the 29th
- Loan must record and pay off existing debt no later than Friday the 29th

Purchase Transaction:

- Last day to Order CD- Thursday the 21st and last day to sign the CD- Friday the 22nd
- Last day to Order loan documents- Tuesday the 26th and last day to sign loan documents Wednesday the 27th
- Last day to fund is Friday the 29th

All loans that have Docs drawn in the month of November must fund by December 6th, or a full redraw will be required.