

FINAL LOAN ESTIMATE TO DOCS/CLOSING DATE CALENDAR

HOW TO USE THIS CALENDAR

- This calendar helps you identify the first available date for docs/closing based upon either (a) the date that the Final Loan Estimate was acknowledged via DocuSign or wet signature, or (b) the Mailbox Rule when the Final Loan Estimate was not acknowledged via DocuSign or signed by hand.
- If the Final Loan Estimate was **acknowledged via DocuSign** or was **signed by hand with a wet signature**, then locate the date that the Final Loan Estimate was acknowledged on the **TOP LINE**. The earliest date for docs/closing is listed in the **GREEN LINE**. *EXAMPLE: LE signed via DocuSign on 1/8/2022 = Docs can be drawn for 1/13/2022.*
- If the Final Loan Estimate was **not** acknowledged via DocuSign and was **not** signed by hand with a wet signature, then you must rely on the **Mailbox Rule**. Locate the date that the Final Loan Estimate was mailed on the top line. The earliest date for docs/closing is listed on the **BLUE LINE**. *EXAMPLE: LE mailed on 1/8/2022 = Docs can be drawn for 1/16/2022.*
- EXCEPTIONS:**
 - If loan is a **JUMBO** loan, then docs/closing **CANNOT** be dated on a **SUNDAY** or a **HOLIDAY** even if that is the first available date for the docs/closing as shown on the calendar below. You **MUST** skip to the next day that is not a **SUNDAY** or a **HOLIDAY**. *EXAMPLE - LE signed via DocuSign on 1/5/2022 = Docs can be drawn for 1/10/2022.*
 - If loan is a **WET/TABLE FUNDING** loan, then docs/closing **CANNOT** be dated on a **SATURDAY**, **SUNDAY** or a **HOLIDAY**. You **MUST** skip to the next day that is not a **SATURDAY**, **SUNDAY** or a **HOLIDAY**. *EXAMPLE - LE signed via DocuSign on 1/19/2022 = Docs can be drawn for 1/24/2022*
- Note: The date of the NOTE cannot be more than 62 days prior to the first payment date.

January 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Doc/Closing Date(signed)	7	7	7	8	11	11	12	13	14	14	15	16	19	20	21	22	23	24	25	25	26	27	28	28	29	30	1	2	3	4	4
Doc/Closing Date (mail)	11	11	11	12	13	14	15	16	19	19	20	21	22	23	25	26	26	26	27	28	29	30	1	1	2	3	4	5	6	8	8

February 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Doc/Closing Date(signed)	5	7	8	9	10	11	11	12	14	15	16	17	18	18	19	22	23	24	25	26	26	26	27	1	2	3	4	4
Doc/Closing Date (mail)	9	10	11	12	14	15	15	16	17	18	19	20	23	23	24	25	26	27	1	2	2	2	3	4	5	6	8	8

March 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Doc/Closing Date(signed)	5	6	8	9	10	11	11	12	13	15	16	17	18	18	19	20	22	23	24	25	25	26	27	29	30	31	1	1	2	3	5
Doc/Closing Date (mail)	9	10	11	12	13	15	15	16	17	18	19	20	22	22	23	24	25	26	27	29	29	30	31	1	2	3	5	5	6	7	8

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April 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Doc/Closing Date(signed)	6	7	8	8	9	10	12	13	14	15	15	16	17	19	20	21	22	22	23	24	26	27	28	29	29	30	1	3	4	5
Doc/Closing Date (mail)	9	10	12	12	13	14	15	16	17	19	19	20	21	22	23	24	26	26	27	28	29	30	1	3	3	4	5	6	7	8

May 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Doc/Closing Date(signed)	6	6	7	8	10	11	12	13	13	14	15	17	18	19	20	20	21	22	24	25	26	27	27	28	29	1	2	3	4	4	4
Doc/Closing Date (mail)	10	10	11	12	13	14	15	17	17	18	19	20	21	22	24	24	25	26	27	28	29	1	1	2	3	4	5	7	8	8	8

June 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Doc/Closing Date(signed)	5	7	8	9	10	10	11	12	14	15	16	17	17	18	19	21	22	23	24	24	25	26	28	29	30	1	1	2	3	6
Doc/Closing Date (mail)	9	10	11	12	14	14	15	16	17	18	19	21	21	22	23	24	25	26	28	28	29	30	1	2	3	6	6	7	8	9

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July 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Doc/Closing Date(signed)	7	8	9	9	9	10	12	13	14	15	15	16	17	19	20	21	22	22	23	24	26	27	28	29	29	30	31	2	3	4	5
Doc/Closing Date (mail)	10	12	13	13	13	14	15	16	17	19	19	20	21	22	23	24	26	26	27	28	29	30	31	2	2	3	4	5	6	7	9

August 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Doc/Closing Date(signed)	5	6	7	9	10	11	12	12	13	14	16	17	18	19	19	20	21	23	24	25	26	26	27	28	30	31	1	2	2	3	4
Doc/Closing Date (mail)	9	10	11	12	13	14	16	16	17	18	19	20	21	23	23	24	25	26	27	28	30	30	31	1	2	3	4	7	7	8	9

September 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Doc/Closing Date(signed)	7	8	9	10	10	10	11	13	14	15	16	16	17	18	20	21	22	23	23	24	25	27	28	29	30	30	1	2	4	5
Doc/Closing Date (mail)	10	11	13	14	14	14	15	16	17	18	20	20	21	22	23	24	25	27	27	28	29	30	1	2	4	4	5	6	7	8

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October 2022

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Doc/Closing Date(signed)	6	7	7	8	9	12	13	14	15	15	15	16	18	19	20	21	21	22	23	25	26	27	28	28	29	30	1	2	3	4	4
Doc/Closing Date (mail)	9	12	12	13	14	15	16	18	19	19	19	20	21	22	23	25	25	26	27	28	29	30	1	1	2	3	4	5	6	8	8

November 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Doc/Closing Date(signed)	5	6	8	9	10	11	11	13	15	16	17	17	18	18	19	20	22	23	24	26	26	27	29	30	30	1	2	2	3	4
Doc/Closing Date (mail)	9	10	11	13	15	16	16	17	18	19	20	20	22	22	23	24	26	27	29	30	30	1	2	3	3	4	6	6	7	8

December 2022

LE Sign / Mail Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Doc/Closing Date(signed)	6	7	8	9	9	10	11	13	14	15	16	16	17	18	20	21	22	23	23	24	25	28	29	30	31	31	31	3	4	5	6
Doc/Closing Date (mail)	9	10	11	13	13	14	15	16	17	18	20	20	21	22	23	24	25	28	28	29	30	31	1	4	5	5	5	6	7	8	10