

Sample TRID Disclosure Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 ①	3	4	5 ②	6	7
8	9 ③	10 ⑤	11	12	13 ④	14
15	16	17	18	19	20	21
22	23 ⑥	24	25	26 ⑦	27	28
29	30 ⑧	31				

Scenario 1: A new application

1. Monday the 2nd a new app is received.
2. The initial Loan Estimate must be sent by Thursday, the 5th.
3. If mailed, it is considered as received on Monday the 9th.
4. If a quick closing is required, the loan could not close before Friday the 13th (7 days after initial mailing of the LE).
5. In addition, the Closing Disclosure must have been provided to/received by the consumer on Tuesday the 10th. Closing Disclosure must be received at least 3 business days prior to closing/consummation.

Scenario 2: Loan coming up to closing

6. Closing Disclosure mailed to the consumer on Monday the 23rd.
7. Considered received by the consumer on Thursday the 26th.
8. Loan can then close on Monday the 30th (3 business days after receipt).