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| --- | --- | --- | --- | --- | --- | --- |
| Sunday**August 2015** | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|  |  |  |  |  |  | 1 |
| 2 | 3Application received by Creditor/Lender. Escrow opened.The only fee Creditor/Lender may collect before providing the Loan Estimate is for the credit report. | 4 | 5 | 6Loan Estimate delivered or placed in mail.Creditor may request verifying information | 7 | 8 |
| 9 | 10 | 11Consumer receives Loan Estimate.Consumer indicates an intention to proceed with transaction. | 12 | 13Appraisal ordered by Creditor/Lender | 147-day waiting period for consummation after delivery of Loan Estimate expired. First day when consummation can occur. | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28Creditor/Lender learns new information | 29 |
| 30 | 31 |  |  |  |  |  |

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| Sunday**September 2015** | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|  |  | 1 | 2Last day for Creditor/Lender to issue revised Loan Estimate based on receipt of new information | 3 | 4Appraisal received by Creditor/Lender. LTV now exceeds 90%Revised Loan Estimate permitted | 5 |
| 6 | 7**HOLIDAY - LABOR DAY** | 8 | 9 | 10Last day for Creditor/Lender to issue revised Loan Estimate to add mortgage insurance coverage, etc. due to changed circumstance of LTV exceeding 90% | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22Updated credit report obtained showing a changed credit score. LLPA triggered. | 23 | 24 | 25Last day for Creditor/Lender to issue revised Loan Estimate for addition of any change or any other change to terms of loan due to change in credit score | 26 |
| 27 | 28 | 29 | 30 |  |  |  |

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| Sunday**October 2015** | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|  |  |  |  | 1 | 2Inspection contingency of Purchase Contract is removed by the Consumer | 3 |
| 4 | 5Rate lock requested by Consumer | 6Rate lock agreement executed by Creditor/Lender | 7 | 8 | 9By this date, Buyer/Borrower should have received revised Loan Estimate | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22If delivering Closing Disclosure by mail, Creditor/Lender must place Closing Disclosure in mail on this date. Closing Disclosure must reflect information provided by consumer/buyer on 10/21 | 23Creditor/Lender sends Closing Disclosure by overnight delivery | 24Consumer/Buyer receives and signs for the overnight delivery of the Closing Disclosure. Earliest closing date is 10/28 |
| 25 | 26Consumer must receive Closing Disclosure | 27Walkthrough shows dishwasher and AC is brokenSeller credit for broken dishwasher and AC provided in Addendum to Purchase Contract | 28 | 29Loan Consummation (note and deed)CLOSING DATERevised Closing Disclosure reflecting seller credit for broken dishwasher and AC provided to Consumer/Buyer and Seller | 30Recording office indicates transfer taxes paid by Consumer/Buyer overpaid by $100 and refunds amount to Consumer/Buyer | 31 |

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| Sunday**November 2015** | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
| 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 | 30Last day for Creditor/Lender to deliver or place in mail corrected Closing Disclosure showing decrease in transfer taxes paid by Consumer/Buyer |  |  |  |  |  |