

October 2015 - TRID TIMELINES						Saturday 10/3/15
REALTOR	Saturday = business day					TRID EFFECTIVE DATE FOR ALL NEW APPLICATIONS
LENDER						
TITLE / SETTLEMENT						
Sunday 10/4/15	Monday 10/5/15	Tuesday 10/6/15	Wednesday 10/7/15	Thursday 10/8/15	Friday 10/9/15	Saturday 10/10/15
Offer submitted	Contract Accepted Loan application Contract delivered to Title	Inspection ordered LE / disclosures - eDelivery	Earnest money delivered	Seller's disclosure LE / disclosures - mail (*)  (* last day to mail)		
Sunday 10/11/15	Columbus Day		Wednesday 10/14/15 LE - receipt assumed Intent to proceed recd / \$	Thursday 10/15/15 CIC done / inspection done  Title commitment due	Friday 10/16/15	Saturday 10/17/15
Sunday 10/18/15	Monday 10/19/15 Title objections Latest day - Intent to proceed recd / \$ Off record title	Tuesday 10/20/15 Insp resolution / off record obj  Appraisal ordered	Wednesday 10/21/15	Thursday 10/22/15 Title / off record resolved  Survey due	Friday 10/23/15	Saturday 10/24/15
Sunday 10/25/15	Monday 10/26/15 Survey objection	Tuesday 10/27/15 Survey resolution	Wednesday 10/28/15	Thursday 10/29/15	Friday 10/30/15 Appraisal recd / send to UW	Saturday 10/31/15
November 2015						
REALTOR	Saturday = business day					
LENDER						
TITLE / SETTLEMENT						
Sunday 11/1/15	Monday 11/2/15	Tuesday 11/3/15	Wednesday 11/4/15	Thursday 11/5/15	Friday 11/6/15	Saturday 11/7/15
			Appraisal Obj. Deadline All conditions reviewed		Any add'l conditions recd	
Sunday 11/8/15	Monday 11/9/15 Resubmitted to Underwriter	Tuesday 11/10/15	Wednesday 11/11/15 Veterans Day	Thursday 11/12/15 Loan approval(*)/send to closing  (* aka Loan Commitment)	Friday 11/13/15 Loan objection date* CD sent by mail delivery Collaborate with lender	Saturday 11/14/15 SATURDAY COUNTS FOR THE CD
Sunday 11/15/15	Monday 11/16/15	Tuesday 11/17/15	Wednesday 11/18/15	Thursday 11/19/15	Friday 11/20/15 Contract closing date Contract closing date Contract closing date	Saturday 11/21/15
Sunday 11/22/15	Monday 11/23/15	Tuesday 11/24/15	Wednesday 11/25/15	Thursday 11/26/15	Friday 11/27/15	Saturday 11/28/15
Sunday 11/29/15	Monday 11/30/15	Scenario: Equates to a 45 day contract Includes a potential 10 day cushion if inspection and appraisal are done sooner (35 days). Does not include potential change of circumstance issues or other possible delays. * negotiated between buyer & seller LE = Loan Estimate				

CD=Closing Disclosure

