



# February 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
					<i>If final CD acknowledged today, the earliest date of consummation is 2/22</i>	
19	20	21	22	23	24	25
	Presidents' Day Redstone office open  <i>(Day counts for delivery of LE.Day does not count in rescission or earliest date of consummation calculation)</i>	<i>If final CD acknowledged today, the earliest date of consummation is 2/24</i>	<i>If final CD acknowledged today, the earliest date of consummation is 2/25</i>	<i>If final CD acknowledged today, the earliest date of consummation is 2/27</i>	<i>If final CD acknowledged today, the earliest date of consummation is 2/28</i>	
				<b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN FEB.</b>		
26	27	28				
	<i>If final CD acknowledged today, the earliest date of consummation is 3/2</i>	<i>If final CD acknowledged today, the earliest date of consummation is 3/3</i>				



# March 2023

Sunday	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
	<i>If final CD acknowledged today, the earliest date of consummation is 3/23</i>	<i>If final CD acknowledged today, the earliest date of consummation is 3/24</i>	<i>If final CD acknowledged today, the earliest date of consummation is 3/25</i>	<i>If final CD acknowledged today, the earliest date of consummation is 3/27</i>	<i>If final CD acknowledged today, the earliest date of consummation is 3/28</i>	
26	27	28	29	30	31	
	<i>If final CD acknowledged today, the earliest date of consummation is 3/30</i> <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN MAR.</b>	<i>If final CD acknowledged today, the earliest date of consummation is 3/31</i>	<i>If final CD acknowledged today, the earliest date of consummation is 4/1</i>	<i>If final CD acknowledged today, the earliest date of consummation is 4/3</i>	<i>If final CD acknowledged today, the earliest date of consummation is 4/4</i>	



# April 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17 <i>If final CD acknowledged today, the earliest date of consummation is 4/20</i>	18 <i>If final CD acknowledged today, the earliest date of consummation is 4/21</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is 4/22</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is 4/24</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is 4/25</i>	22
23	24 <i>If final CD acknowledged today, the earliest date of consummation is 4/27</i> <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN APRIL.</b>	25 <i>If final CD acknowledged today, the earliest date of consummation is 4/28</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is 4/29</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is 5/1</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is 5/2</i>	29
30						



# May 2023

Sunday	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 <i>If final CD acknowledged today, the earliest date of consummation is 5/23</i>	20
21 <i>If final CD acknowledged today, the earliest date of consummation is 5/25</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is 5/26</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is 5/27</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is 5/27</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is 5/30</i>  <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN MAY.</b>	26 <i>If final CD acknowledged today, the earliest date of consummation is 5/31</i>	27
28 Memorial Day Redstone Office Closed  <i>(Day does not count for delivery of LE, in rescission or earliest date of consummation calculation)</i>	29	30 <i>If final CD acknowledged today, the earliest date of consummation is 6/2</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is 6/3</i>			



# June 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16 <i>If final CD acknowledged today, the earliest date of consummation is 6/21</i>	17
18 Juneteenth Redstone Office Open  <i>(Day counts for delivery of LE. Day does not count in rescission or earliest date of consummation calculation)</i>	19	20 <i>If final CD acknowledged today, the earliest date of consummation is 6/23</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is 6/24</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is 6/26</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is 6/27</i>	24
25 <i>If final CD acknowledged today, the earliest date of consummation is 6/29</i> <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN JUNE.</b>	26	27 <i>If final CD acknowledged today, the earliest date of consummation is 6/30</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is 7/1</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is 7/3</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is 7/5</i>	



# July 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4 Independence Day Redstone Office Closed  <i>(Day does not count for delivery of LE, in rescission or earliest date of consummation)</i>	5	6	7	8
9	10	11	12	13	14	15
16 <i>If final CD acknowledged today, the earliest date of consummation is 7/20</i>	17 <i>If final CD acknowledged today, the earliest date of consummation is 7/21</i>	18 <i>If final CD acknowledged today, the earliest date of consummation is 7/22</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is 7/23</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is 7/24</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is 7/25</i>	22
23 <i>If final CD acknowledged today, the earliest date of consummation is 7/27</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is 7/28</i> <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN JULY.</b>	25 <i>If final CD acknowledged today, the earliest date of consummation is 7/29</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is 7/30</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is 7/31</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is 8/1</i>	29
30 <i>If final CD acknowledged today, the earliest date of consummation is 8/3</i>	31					



# August 2023

Sunday	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 <i>If final CD acknowledged today, the earliest date of consummation is 8/24</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is 8/25</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is 8/26</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is 8/28</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is 8/29</i> <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN AUG.</b>	26
27	28 <i>If final CD acknowledged today, the earliest date of consummation is 8/31</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is 9/1</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is 9/2</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is 9/5</i>		



# September 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 Labor Day Redstone Office Closed  <i>(Day does not count for delivery of LE, in rescission or earliest date of consummation calculation)</i>	5	6	7	8	9
10	11	12	13	14	15	16
17	18 <i>If final CD acknowledged today, the earliest date of consummation is 9/21</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is 9/22</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is 9/23</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is 9/25</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is 9/26</i>	23
24	25 <i>If final CD acknowledged today, the earliest date of consummation is 9/28</i>  <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN SEPT.</b>	26 <i>If final CD acknowledged today, the earliest date of consummation is 9/29</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is 9/30</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is 10/2</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is 10/3</i>	30





# October 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9 Columbus Day Redstone Office open  <i>(Day counts for delivery of LE. Day does not count in rescission or earliest date of consummation calculation)</i>	10	11	12	13	14
15	16	17	18	19	20 <i>If final CD acknowledged today, the earliest date of consummation is 10/24</i>	21
22 <i>If final CD acknowledged today, the earliest date of consummation is 10/26</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is 10/27</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is 10/28</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is 10/28</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is 10/30</i>  <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN OCT.</b>	27 <i>If final CD acknowledged today, the earliest date of consummation is 10/31</i>	28
29 <i>If final CD acknowledged today, the earliest date of consummation is 11/2</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is 11/3</i>	31				



# November 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11 Veterans Day
12	13	14	15	16	17	18
19	20 <i>If final CD acknowledged today, the earliest date of consummation is 11/24</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is 11/25</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is 11/27</i>	23 Thanksgiving Redstone Office Closed  <i>(Day does not count in recission or earliest date of consummation calculation)</i>	24 Redstone Office Closed <i>(Day counts in recission and earliest date of consummation calculation)</i>  <i>If final CD acknowledged today, the earliest date of consummation is 11/28</i> <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN NOV.</b>	25
26	27 <i>If final CD acknowledged today, the earliest date of consummation is 11/30</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is 12/1</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is 12/2</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is 12/4</i>		



# December 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18 <i>If final CD acknowledged today, the earliest date of consummation is 12/21</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is 12/22</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is 12/23</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is 12/26</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is 12/27</i>  <b>LAST DAY TO CLOSE A REFI ON A PRIMARY RESIDENCE TO FUND IN DEC</b>	23
24	25 Christmas Day Redstone Office Closed  <i>(Day does not count in rescission or earliest date of consummation calculation)</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is 12/29</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is 12/30</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is 1/2</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is 1/3</i>	30
31						

### **Holiday Job Aid**

Federal Holidays include the following legal public holidays:

- Martin Luther King, Jr. Day (Monday, January 16, 2023)
- Presidents' Day (Monday, February 20, 2023)
- Memorial Day (Monday, May 29, 2023)
- Juneteenth (Monday, June 19, 2023)
- Independence Day (Tuesday, July 4, 2023)
- Labor Day (Monday, September 4, 2023)
- Columbus Day (Monday, October 9, 2023)
- Veterans Day (Saturday, November 11, 2023)
- Thanksgiving Day (Thursday, November 23, 2023)
- Christmas Day (Monday, December 25, 2023)
- New Year's Day (Monday, January 1, 2024)

### **Rescission Periods**

Sundays and legal public holidays are not considered business days and cannot be included in any applicable rescission periods. If the legal public holiday falls on a Sunday, the observed holiday is still considered a business day and should be included in any applicable rescission periods.

### **For the purposes of providing the LE**

Business days are defined as days offices are open to the public, Monday through Saturday. Holidays for which Redstone closes and Sundays, are not considered business days. The initial LE must be delivered or placed in the mail no later than the third business day after receiving the application.

### **Delivery of the CD and Mortgage Disclosure Improvement Act (MDIA) waiting periods**

The timing requirements are based on the precise business day rule, which includes Monday through Saturday, excluding Sundays and federal holidays.

- If the legal public holiday falls on a Sunday, the observed holiday is still considered a business day and should be included in timing requirements for the CD and MDIA waiting periods.
- Fees may be collected after the borrower receives the LE, and Intent to Proceed is made.
- A seven-business-day waiting period from delivery or mailing of the initial LE prior to closing is required. The seven-day waiting period begins the day after the lender mails the disclosure and the loan closing can take place on the seventh business day.
- The CD must be delivered to the consumer no later than three business days before consummation.