

| June 2020 |   |  |  |   |  |          |
|-----------|---|--|--|---|--|----------|
| 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       |
|           |   |  |  |   | Last day to lock a refinance for a June closing.                                     |          |
| 21        | 22  | 23   | 24   | 25  | 26   | 27       |
|           | Last day to issue a CD for a refinance closing in June. | If final CD acknowledged today, the earliest date to close is the 26 <sup>th</sup> . | If final CD acknowledged today, the earliest date to close is the 27 <sup>th</sup> . | If final CD acknowledged today, the earliest date to close is the 29 <sup>th</sup> .<br><br><b>Last day to close any refinance scheduled to fund in June.</b> | If final CD acknowledged today, the earliest date to close is the 30 <sup>th</sup> . |          |
| 28        | 29  | 30   |  |   |  |          |

## July 2020

| Sunday | Monday   | Tuesday  | Wednesday   | Thursday   | Friday   | Saturday |
|--------|--|--|---|--|--|----------|
|        |  |  | 1   | 2  | 3<br>Independence Day (Reserved Federal Holiday)<br><br>(Does not count in rescission or earliest date to close calculation) | 4        |
| 5      | 6  | 7  | 8   | 9  | 10   | 11       |
| 12     | 13   | 14   | 15  | 16   | 17   | 18       |
| 19     | 20   | 21<br><br>Last day to lock a refinance for a July closing.                                     | 22<br><br>Last day to issue a CD for a refinance closing in July. | 23<br><br>If final CD acknowledged today, the earliest date to close is the 27 <sup>th</sup> . | 24<br><br>If final CD acknowledged today, the earliest date to close is the 28 <sup>th</sup> .                               | 25       |
| 26     | 27<br><br>If final CD acknowledged today, the earliest date to close is the 30 <sup>th</sup> .<br><br>Last day to close any refinance scheduled to fund in July. | 28<br><br>If final CD acknowledged today, the earliest date to close is the 31 <sup>st</sup> . | 29  | 30   | 31   |          |

## August 2020

| 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       |
|        |   |   |  | <b>Last day to lock<br/>a refinance for a<br/>August closing.</b>   | <b>Last day to issue<br/>a CD for a<br/>refinance<br/>closing in<br/>August.</b> |          |
| 23     | <b>24</b><br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 27 <sup>th</sup> . | <b>25</b><br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 28 <sup>th</sup> . | <b>26</b><br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 29 <sup>th</sup> .<br><br><b>Last day to close<br/>any refinance<br/>scheduled to<br/>fund in August.</b> | <b>27</b><br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 31 <sup>st</sup> . | <b>28</b>  | 29       |
| 30     | <b>31</b>   |   |  |   |  |          |

## September 2020

| Sunday | Monday   | Tuesday   | Wednesday   | Thursday  | Friday  | Saturday |
|--------|--|---|---|---|---|----------|
|        |  | 1   | 2   | 3   | 4   | 5        |
| 6      | 7<br><b>Labor Day</b><br>(Does not count in<br>rescission or<br>earliest date to<br>close calculation) | 8   | 9   | 10  | 11  | 12       |
| 13     | 14   | 15  | 16  | 17  | 18<br><b>Last day to lock<br/>a refinance for a<br/>September<br/>closing.</b>                                  | 19       |
| 20     | 21<br><b>Last day to issue<br/>a CD for a<br/>refinance<br/>closing in<br/>September.</b>              | 22<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 25<sup>th</sup>.</i> | 23<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 26<sup>th</sup>.</i> | 24<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 28<sup>th</sup>.</i><br><b>Last day to close<br/>any refinance<br/>scheduled to<br/>fund in<br/>September.</b> | 25<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 29<sup>th</sup>.</i> | 26       |
| 27     | 28   | 29  | 30  |   |   |          |

## October 2020

| Sunday | Monday  | Tuesday   | Wednesday   | Thursday  | Friday  | Saturday |
|--------|---|---|---|---|---|----------|
|        |   |   |   | 1   | 2   | 3        |
| 4      | 5   | 6   | 7   | 8   | 9   | 10       |
| 11     | 12<br><b>Columbus Day</b><br>(Does not count in<br>rescission or<br>earliest date to<br>close calculation)  | 13  | 14  | 15  | 16  | 17       |
| 18     | 19  | 20<br><b>Last day to lock<br/>a refinance for a<br/>October closing.</b>  | 21<br><b>Last day to issue<br/>a CD for a<br/>refinance<br/>closing in<br/>October.</b> | 22<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 26<sup>th</sup>.</i> | 23<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 27<sup>th</sup>.</i> | 24       |
| 25     | 26<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 29<sup>th</sup>.</i><br><b>Last day to close<br/>any refinance<br/>scheduled to<br/>fund in October.</b> | 27<br><i>If final CD<br/>acknowledged<br/>today, the<br/>earliest date to<br/>close is the 30<sup>th</sup>.</i> | 28  | 29  | 30  | 31       |

## November 2020

| Sunday | Monday   | Tuesday   | Wednesday  | Thursday   | Friday   | Saturday |
|--------|--|---|--|--|--|----------|
| 1      | 2  | 3   | 4  | 5  | 6  | 7        |
| 8      | 9  | 10  | 11<br>Veterans Day<br>(Does not count in<br>rescission or<br>earliest date to<br>close calculation)    | 12   | 13   | 14       |
| 15     | 16   | 17  | 18<br>Last day to lock<br>a refinance for a<br>November<br>closing.                                    | 19<br>Last day to issue<br>a CD for a<br>refinance<br>closing in<br>November.  | 20<br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 24 <sup>th</sup> . | 21       |
| 22     | 23<br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 27 <sup>th</sup> . | 24<br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 28 <sup>th</sup> .<br><br><b>Last day to close<br/>any refinance<br/>scheduled to<br/>fund in<br/>November.</b> | 25<br>If final CD<br>acknowledged<br>today, the<br>earliest date to<br>close is the 30 <sup>th</sup> . | 26<br><b>Thanksgiving<br/>Day</b><br><br>(Does not count in<br>rescission or<br>earliest date to<br>close calculation) | 27   | 28       |
| 29     | 30   |   |  |  |  |          |

## December 2020

| 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<br>Last day to lock a refinance for a December closing.  | 19       |
| 20     | 21<br>Last day to issue a CD for a refinance closing in December.                          | 22<br>If final CD acknowledged today, the earliest date to close is the 26 <sup>th</sup> . | 23<br>If final CD acknowledged today, the earliest date to close is the 28 <sup>th</sup> . | 24<br>If final CD acknowledged today, the earliest date to close is the 29 <sup>th</sup> .<br><br>Last day to close any refinance scheduled to fund in December. | 25<br><br><b>Christmas Day!</b><br><br>(Does not count in rescission or earliest date to close calculation) | 26       |
| 27     | 28<br>If final CD acknowledged today, the earliest date to close is the 31 <sup>st</sup> . | 29   | 30   | 31   |   |          |