

**\*TRID NOTE: ONCE CONTRACT IS EXECUTED, SUBMIT CONTRACT TO TITLE COMPANY AND PURCHASE LENDER IMMEDIATELY!  
LOAN ESTIMATE DELIVERED TO BUYER WITHIN 3 DAYS OF SUBMISSION.**

ITEM NUMBER	DATE OR DEADLINE
1	Alternative Earnest Money Deadline "N/A" if EM is included with offer, otherwise enter Alternate date
<b>Title</b>	
2	Record Title Deadline 7-10 days after MEC. Title commitment delivery includes CC&Rs
3	Record Title Objection Deadline 3-5 days from Record Title Deadline, #2
4	Off-Record Title Deadline 7-10 days after MEC (ie Lease, non-recorded agreements)
5	Off-Record Title Objection Deadline 3-5 days from Off-Record Title Deadline, #4
6	Title Resolution Deadline 5-7 days after Title Objection Deadlines #3 and #5
7	Right of First Refusal Deadline "N/A" unless applicable to HOA, listing broker to confirm
<b>Owners' Association</b>	
8	Association Documents Deadline 5-10 days from MEC, often same as #2 (NOTE: HOAs are allowed up to 10 days to provide docs per the Colorado Secretary of State)
9	Association Documents Objection Deadline 3-7 days after Association Documents Deadline, #8
<b>Seller's Property Disclosure</b>	
10	Seller's Property Disclosure Deadline 1-3 days from MEC, "Received" if buyer already has disclosure
<b>Loan and Credit</b>	
11	Loan Application Deadline 2-3 days after MEC <b>*Loan Estimate to be delivered to Buyer within 3 business days after loan application. Intent To Proceed must be signed within 10 business days from time issued.</b>
12	Loan Objection Deadline 3-7 days prior to closing. 7 days recommended for mail out closing circumstance.
13	Buyer's Credit Information Deadline "N/A" unless Owner Carry, then 3-5 days after MEC
14	Disapproval of Buyer's Credit Information Deadline "N/A" unless Owner Carry, then 5-7 days after #13
15	Existing Loan Documents Deadline "N/A" unless Assumption, then 5-7 days after MEC
16	Existing Loan Documents Objection Deadline "N/A" unless Assumption, then 5-7 days after #15
17	Loan Transfer Approval Deadline "N/A" unless Assumption, then allow 4-6 weeks from MEC
18	Seller or Private Financing Deadline 3-7 days prior to closing, or 20+ days after MEC
<b>Appraisal</b>	
19	Appraisal Deadline "N/A" if VA/FHA, or 5-7 days prior to Loan Objection Deadline, #12
20	Appraisal Objection Deadline "N/A" if VA/FHA, or 1 day after #19 if other loan type
21	Appraisal Resolution Deadline "N/A" if VA/FHA, or 3-4 days after #20 if other loan type
<b>Survey</b>	
22	New ILC or New Survey Deadline 5-10 days after Title Deadline, #2. Applies if required per contract by buyer, or title and loan underwriters
23	New ILC or New Survey Objection Deadline 2-3 days after Current Survey Deadline, #21
24	New ILC or New Survey Resolution Deadline 7-10 days after Current Survey Objection Deadline, #22
<b>Inspection and Due Diligence</b>	
25	Inspection Objection Deadline 5-7 days after MEC
26	Inspection Resolution Deadline 2-3 days from Inspection Objection Deadline, #24
27	Property Insurance Objection Deadline 7-10 days after MEC
28	Due Diligence Documents Delivery Deadline Same as Off-Record Title Deadline, #4
29	Due Diligence Documents Objection Deadline Same as Off-Record Title Objection Deadline, #5
30	Due Diligence Documents Resolution Deadline Same as Title Resolution Deadline, #6
31	Conditional Sale Deadline Date the contract sale of buyers home is scheduled, or TBD; or "N/A"
<b>Closing and Possession</b>	
32	Closing Date 45-60 days from MEC
33	Possession Date 1-3 days after Closing Date, #32. Post occupancy Agreement used if not DOD.
34	Possession Time Varies upon closing relative to #32
35	Acceptance Deadline Date Varies by seller and buyer requirements
36	Acceptance Deadline Time Varies by seller and buyer requirements. If no time is entered, the offer expires at midnight on Acceptance Deadline Date, #34
<b>Additional</b>	
	<b>*Amend/Extends provided to lender &amp; title company</b> 7-10 days prior to Closing/Consummation
	<b>*Invoices to be paid on CD provided to lender &amp; title company</b> 7-10 days prior to Closing/Consummation
	<b>*Walk-Through (first if not only)</b> 7-10 days prior to Closing/Consummation
	<b>*CD sent to Consumer/Buyer</b> 7 days prior to Closing/Consummation if by mail, 3 days prior if electronic
	<b>*CD Acknowledged by Consumer/Buyer</b> 3 days prior to Closing/Consummation

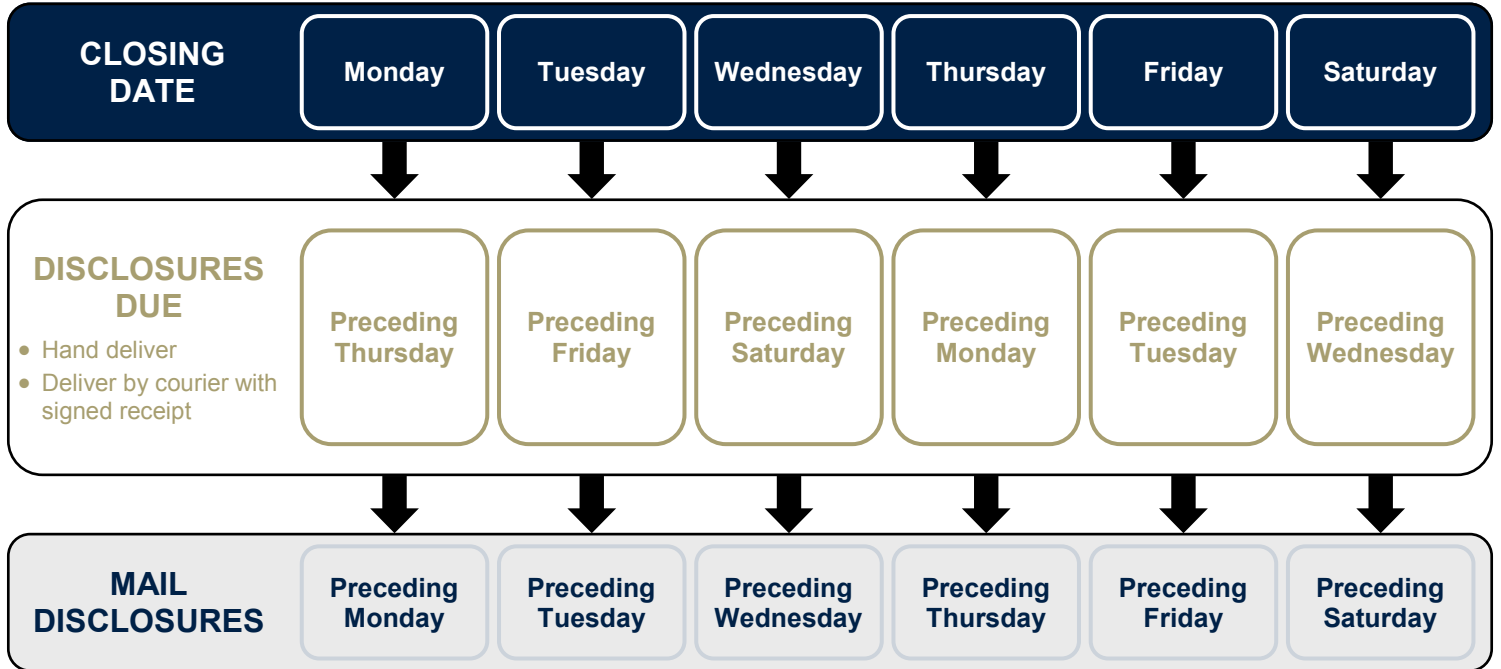
\*TRID suggested dates noted in Red. TRID dates only apply to consumers intending to obtain a loan to finance the purchase, not cash transactions.

THIS GENERAL GUIDE IS INTENDED FOR DISCRETIONARY USE WITH EACH CONTRACT. EVERY TRANSACTION WILL VARY. CONSULT YOUR MANAGING BROKER FOR BROKERAGE STANDARDS.

# 2017 TRID Calendar

## Three-Day Closing Disclosure Rule

### REFERENCE BY DAY OF THE WEEK



- NOTE:**
- If a federal holiday falls in the three-day period, add a day for disclosure delivery.
  - The three-day period is measured by days, not hours. Thus, disclosures must be delivered three days before closing, and not 72 hours prior to closing.
  - Disclosures may also be delivered electronically to start the Delivery Period and may be signed in compliance with E-Sign requirements.

# 2017

# 2018

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