Commonwealth®
LAND TITLE INSURANCE COMPANY

# 2026 RESCISSION CALENDAR

The right to rescind extends until midnight of the third business day following consummation, delivery of the notice of the right to rescind, or delivery of all material disclosures, whichever occurs last. Business days include any day of the week except Sunday and federal holidays.

| Documents signed on: (The "date of this transaction") | | | | | | |
|---|---|---|---|---|---|---|
| Mon. | Tues. | Wed. | Thurs. | Fri. | Sat. | Sun. |

| Rescission expires at midnight of: | | | | | | |
|---|---|---|---|---|---|---|
| Thurs. | Fri. | Sat. | Mon. | Tues. | Wed. | Wed. |

Sundays and federal holidays are ***excluded*** from the rescission period. Observed federal holidays for **2026** include:

New Year's Day (1/1)
Martin Luther King, Jr. Day (1/19)
President's Day (2/16)
Memorial Day (5/25)
Juneteenth Independence Day (6/19)
Independence Day (7/4)
Labor Day (9/7)
Columbus Day (10/12)
Veterans Day (11/11)
Thanksgiving Day (11/26)
Christmas Day (12/25)

| JANUARY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Rescission Ends | 5 | 6 | 7 | 7 | 8 | 9 | 10 | 12 | 13 | 14 | 14 | 15 | 16 | 17 | 20 | 21 | 22 | 22 | 22 | 23 | 24 | 26 | 27 | 28 | 28 | 29 | 30 | 31 | 2 | 3 | 4 |

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| Rescission Ends | 5 | 5 | 6 | 7 | 8 | 10 | 11 | 12 | 12 | 13 | 14 | 15 | 17 | 18 | 19 | 19 | 20 | 21 | 22 | 24 | 25 | 26 | 26 | 27 | 28 | 29 | 31 | 1 | 2 | 2 | 3 |

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| Rescission Ends | 4 | 5 | 8 | 9 | 10 | 10 | 10 | 11 | 12 | 14 | 15 | 16 | 16 | 17 | 18 | 19 | 21 | 22 | 23 | 23 | 24 | 25 | 26 | 28 | 29 | 30 | 30 | 1 | 2 | 3 | |

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Dates in **RED** represent Sundays and observed holidays.

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# Know before you close.

# 2026 TRID Calendar

*Dates in red represent Sundays and Observed Holidays*

## JANUARY

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| Signing Date (Mail) | - | 9 | 10 | - | 12 | 13 | 14 | 15 | 16 | 17 | - | 20 | 21 | 22 | 23 | 24 | 26 | - | - | 27 | 28 | 29 | 30 | 31 | - | 2 | 3 | 4 | 5 | 6 | 7 |

## FEBRUARY

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| Signing Date (Hand) | - | 5 | 6 | 7 | 9 | 10 | 11 | - | 12 | 13 | 14 | 17 | 18 | 19 | - | - | 20 | 21 | 23 | 24 | 25 | - | 26 | 27 | 28 | 2 | 3 | 4 |
| Signing Date (Mail) | - | 9 | 10 | 11 | 12 | 13 | 14 | - | 17 | 18 | 19 | 20 | 21 | 23 | - | - | 24 | 25 | 26 | 27 | 28 | - | 2 | 3 | 4 | 5 | 6 | 7 |

## MARCH

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| Signing Date (Mail) | - | 9 | 10 | 11 | 12 | 13 | 14 | - | 16 | 17 | 18 | 19 | 20 | 21 | - | 23 | 24 | 25 | 26 | 27 | 28 | - | 30 | 31 | 1 | 2 | 3 | 4 | - | 6 | 7 |

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**Know before you close.**

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# Know before you close.

# 2026 TRID Calendar

## AUGUST

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## OCTOBER

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| Signing Date (Mail) | - | 9 | 10 | 12 | 13 | 14 | 16 | - | 17 | 18 | - | 19 | 20 | 21 | - | 23 | 24 | 25 | 27 | 28 | 30 | - | 1 | 2 | 3 | - | 4 | 5 | - | 7 |

## DECEMBER

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### *2026 Dates Impacting Your Signing Date:*

| | |
|---|---|
| **JAN 1** | NEW YEAR'S DAY |
| **JAN 19** | MARTIN LUTHER KING, JR. DAY |
| **FEB 16** | PRESIDENT'S DAY |
| **MAY 25** | MEMORIAL DAY |
| **JUNE 19** | JUNETEENTH INDEPENDENCE DAY |
| **JUL 4** | INDEPENDENCE DAY |
| **SEPT 7** | LABOR DAY |
| **OCT 12** | COLUMBUS DAY |
| **NOV 11** | VETERANS DAY |
| **NOV 26** | THANKSGIVING DAY |
| **DEC 25** | CHRISTMAS DAY |

*NOTE: Our Company is open for business Columbus Day and Veterans Day and can sign eligible borrowers.*

**NOTE:**

- The three-day period is measured by days, not hours. Thus, disclosure 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.

### Reference by day of the week




