

DECEMBER 2024

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Last day to Mail/Email CD

- ① Owner Occupied Refi
- ① Purchase or Non-Owner Occupied Refi Signing with a Mobile Notary (wet or dry state)
- ① Purchase or Non-Owner Occupied Refi Signing with a Settlement Agent (dry state)
- ① Purchase or Non-Owner Occupied Refi Signing with a Settlement Agent (wet state)

Last day to eDisclose/Receipt in CD

- ② Owner Occupied Refi
- ② Purchase or Non-Owner Occupied Refi Signing with a Mobile Notary (wet or dry state)
- ② Purchase or Non-Owner Occupied Refi Signing with a Settlement Agent (dry state)
- ② Purchase or Non-Owner Occupied Refi Signing with a Settlement Agent (wet state)

Last day to Sign Closing Docs

- ③ Owner Occupied Refi
- ③ Purchase or Non-Owner Occupied Refi Signing with a Mobile Notary (wet or dry state)
- ③ Purchase or Non-Owner Occupied Refi Signing with a Settlement Agent (dry state)
- ③ Purchase or Non-Owner Occupied Refi Signing with a Settlement Agent (wet state)

Wet Settlement States

AL, AR, CO, CT, DC, DE, FL, GA, IL, IN, KS, KY, MD, ME, MI, MN, MO, MT, *NC, ND, NH, NJ, NM, NY, OH, OK, PA, RI, SC, TN, *TX, *VA, VT, WI, WV, WY

Dry Settlement States

AK, AZ, CA, *HI, ID, NV, OR, UT, WA

*Due to the state requirement to record the security instrument prior to disbursement, the last day to sign Closing Docs on an FHA Streamline in the state of HI, NC and VA is two (2) business days earlier. All CD cutoff dates are to be adjusted accordingly. Signings scheduled after the last day to sign in these states will require a payoff demand good through the following month.

*Texas 50(a)(6) requires a complete and accurate copy of the Final Closing Disclosure and 1003 be delivered no later than 1 business day prior to closing. Closing document requests for Texas Home Equity transactions must be submitted 48 hours prior to the closing date.