

Monthly Closing Calendars

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Note While Using This Resource:

The Loan Estimate (LE) must be delivered within three business days of loan application. Citizens is not substantially open for business on Saturday. Final Closing Disclosure (CD) must be acknowledged within three business days prior to closing date; assumes Citizens does not close loans on Saturday. These calendars do not represent legal interpretation, guidance, or advice and are not a substitute for the Consumer Financial Protection Bureau (CFPB) rules. Only the CFPB rules and their Official Interpretations can provide complete and definitive information regarding CFPB requirements.



January 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 New Year's Day	2 New Year's Day (Observed) Citizens Offices Closed <i>(Counts in rescission and earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	3	4	5	6 <i>Last business day to fund any interest credit for FHA loans</i>	7
8	9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11	12	13	14
15	16 Dr. Martin Luther King Jr. Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	17	18	19	20 <i>If final CD acknowledged today, the earliest date of consummation is January 24th.</i>	21
22	23 <i>If final CD acknowledged today, the earliest date of consummation is January 26th.</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is January 27th.</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is January 28th.</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is January 30th. Last day to close/sign any refinance scheduled to fund in January</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is January 31st.</i>	28
29	30 <i>If final CD acknowledged today, the earliest date of consummation is February 2nd.</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is February 3rd.</i>				

February 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8	9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11
12	13	14	15	16	17 <i>If final CD acknowledged today, the earliest date of consummation is February 22nd.</i>	18
19	20 Presidents' Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is February 24th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is February 25th.</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is February 27th. Last day to close/sign any refinance scheduled to fund in February</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is February 28th.</i>	25
26	27 <i>If final CD acknowledged today, the earliest date of consummation is March 2nd.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is March 3rd.</i>				

March 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8	9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11
12	13	14	15	16	17	18
19	20 <i>If final CD acknowledged today, the earliest date of consummation is March 23rd.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is March 24th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is March 25th.</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is March 27th.</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is March 28th.</i>	25
26	27 <i>If final CD acknowledged today, the earliest date of consummation is March 30th. Last day to close/sign any refinance scheduled to fund in March</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is March 31st.</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is April 1st.</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is April 3rd.</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is April 4th.</i>	

April 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8
9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11	12	13	14	15
16	17 <i>If final CD acknowledged today, the earliest date of consummation is April 20th.</i>	18 <i>If final CD acknowledged today, the earliest date of consummation is April 21st.</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is April 22nd.</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is April 24th.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is April 25th.</i>	22
23	24 <i>If final CD acknowledged today, the earliest date of consummation is April 27th.</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is April 28th.</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is April 29th.</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is the May 1st.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is May 2nd.</i>	29
30	<i>Last day to close/sign any refinance scheduled to fund in April</i>					

May 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5 <i>Last business day to fund any interest credit for FHA loans</i>	6
7	8	9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11	12	13
14	15	16	17	18	19 <i>If final CD acknowledged today, the earliest date of consummation is May 23rd.</i>	20
21	22 <i>If final CD acknowledged today, the earliest date of consummation is May 25th.</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is May 26th.</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is May 27th.</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is May 30th. Last day to close/sign any refinance scheduled to fund in May</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is May 31st.</i>	27
28	29 Memorial Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is June 2nd.</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is June 3rd.</i>			

June 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8	9 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	10
11	12	13	14	15	16 <i>If final CD acknowledged today, the earliest date of consummation is June 21st.</i>	17
18	19 Juneteenth Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is June 23rd.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is June 24th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is June 26th.</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is June 27th.</i>	24
25	26 <i>If final CD acknowledged today, the earliest date of consummation is June 29th. Last day to close/sign any refinance scheduled to fund in June</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is June 30th.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is July 1st.</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is the July 3rd.</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is July 5th.</i>	

July 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4 Independence Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8
9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11	12	13	14	15
16	17 <i>If final CD acknowledged today, the earliest date of consummation is July 20th.</i>	18 <i>If final CD acknowledged today, the earliest date of consummation is July 21st.</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is July 22nd.</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is July 24th.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is July 25th.</i>	22
23	24 <i>If final CD acknowledged today, the earliest date of consummation is July 27th. Last day to close/sign any refinance scheduled to fund in July</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is July 28th.</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is July 29th.</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is July 31st.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is August 1st.</i>	29
30	31 <i>If final CD acknowledged today, the earliest date of consummation is August 3rd.</i>					

August 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8	9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11	12
13	14	15	16	17	18	19
20	21 <i>If final CD acknowledged today, the earliest date of consummation is August 24th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is August 25th.</i>	23 <i>If final CD acknowledged today, the earliest date of consummation is August 26th.</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is August 28th.</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is August 29th. Last day to close/sign any refinance scheduled to fund in August</i>	26
27	28 <i>If final CD acknowledged today, the earliest date of consummation is August 31st.</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is September 1st.</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is September 2nd.</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is September 4th.</i>		

September 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 Labor Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	9
10	11	12	13	14	15	16
17	18 <i>If final CD acknowledged today, the earliest date of consummation is September 21st.</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is September 22nd.</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is September 23rd.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is September 25th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is September 26th.</i>	23
24	25 <i>If final CD acknowledged today, the earliest date of consummation is September 28th. Last day to close/sign any refinance scheduled to fund in September</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is September 29th.</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is September 30th.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is October 2nd.</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is October 3rd.</i>	30

October 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6 <i>Last business day to fund any interest credit for FHA loans</i>	7
8	9 Columbus Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close calculation. Refer to Holiday Job Aid for full details.)</i>	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11	12	13	14
15	16	17	18	19	20 <i>If final CD acknowledged today, the earliest date of consummation is October 24th.</i>	21
22	23 <i>If final CD acknowledged today, the earliest date of consummation is October 26th.</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is October 27th.</i>	25 <i>If final CD acknowledged today, the earliest date of consummation is October 28th.</i>	26 <i>If final CD acknowledged today, the earliest date of consummation is October 30th. Last day to close/sign any refinance scheduled to fund in October</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is October 31st.</i>	28
29	30 <i>If final CD acknowledged today, the earliest date of consummation is November 2nd.</i>	31 <i>If final CD acknowledged today, the earliest date of consummation is November 3rd.</i>				

November 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8	9	10 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	11 Veterans Day
12	13	14	15	16	17	18
19	20 <i>If final CD acknowledged today, the earliest date of consummation is November 24th.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is November 25th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is November 27th.</i>	23 Thanksgiving Day Citizens Offices Closed <i>(Does not count in rescission or earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>	24 <i>If final CD acknowledged today, the earliest date of consummation is November 28th. Last day to close/sign any refinance scheduled to fund in November</i>	25
26	27 <i>If final CD acknowledged today, the earliest date of consummation is November 30th.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is December 1st.</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is December 2nd.</i>	30 <i>If final CD acknowledged today, the earliest date of consummation is December 4th.</i>		

December 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7 <i>Last business day to fund any interest credit for FHA loans</i>	8 <i>Last business day to fund any interest credit for VA, Conventional, or USDA loans</i>	9
10	11	12	13	14	15	16
17	18 <i>If final CD acknowledged today, the earliest date of consummation is December 21st.</i>	19 <i>If final CD acknowledged today, the earliest date of consummation is December 22nd.</i>	20 <i>If final CD acknowledged today, the earliest date of consummation is December 23rd.</i>	21 <i>If final CD acknowledged today, the earliest date of consummation is December 26th.</i>	22 <i>If final CD acknowledged today, the earliest date of consummation is December 27th. Last business day to close/sign any refinance scheduled to fund in December</i>	23 <i>Last day to close/sign any refinance scheduled to fund in December</i>
24	25 Christmas Day Citizens Offices Closed	26 <i>If final CD acknowledged today, the earliest date of consummation is December 29th.</i>	27 <i>If final CD acknowledged today, the earliest date of consummation is December 30th.</i>	28 <i>If final CD acknowledged today, the earliest date of consummation is January 2nd.</i>	29 <i>If final CD acknowledged today, the earliest date of consummation is January 3rd.</i>	30
31	<i>(Counts in rescission and earliest date to close/sign calculation. Refer to Holiday Job Aid for full details.)</i>					