



Job Aid: Closing/Consummation DATE Timing Calculator (CDTC)

The purpose of this document is to provide instruction on how to use the Closing/Consummation DATE Timing Calculator (CDTC).

Homepage Navigation

There are three primary areas on the Closing/Consummation DATE Timing Calculator homepage:

A. View the Federal Holiday List

This area displays a full list of Federal Holidays, beginning with the current year, and may be adjusted to display up to nine years in the future.

B. Closing/Consummation Information

Use this area to refine your date calculation based on:

- Date Type
- Date
- Loan Purpose
- Delivery Method

C. Useful Links

Use these links to for help or to navigate to different areas of the website.



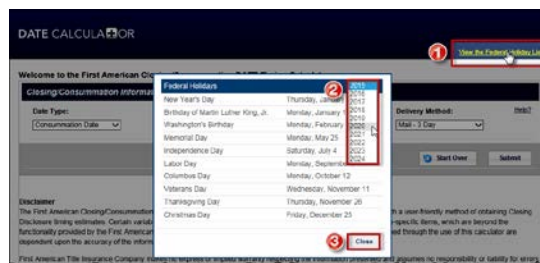
Calculate the Dates

Step 1: Go to: <https://closingdates.firstam.com>

Note: this URL is accessible only from within the FAF network

View or Change the year for the Federal Holiday List (optional)

1. Click **View the Federal Holiday List** (will open new window)
2. Click desired year from dropdown list
3. Click **Close** to exit



Questions? Contact the Help Desk or send an Email to education@firstam.com

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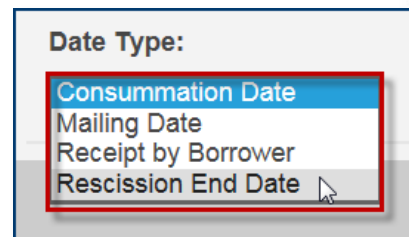


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Step 2: From the **Date Type** dropdown menu, select:

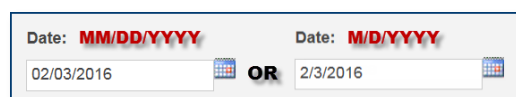
- **Consummation Date** (default): the date of consummation
- **Mailing Date**: the date Closing Disclosure (CD) is mailed
- **Receipt by Borrower**: the date borrower receives Closing Disclosure (CD)
- **Rescission End Date**: the date of rescission (only to be used in conjunction with Home Equity or Refinance Loan Purpose – see Step 4 below)



Step 3: Enter the **Date** that corresponds to your **Date Type**

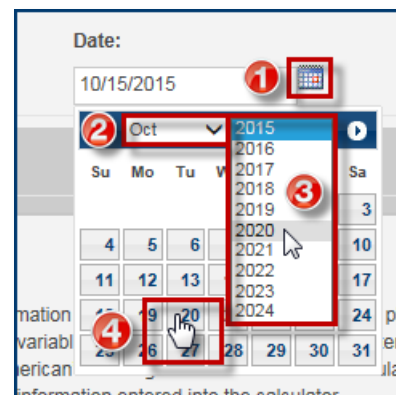
Option 1: Type date

NOTE: MM/DD/YYYY or M/D/YYYY formats are accepted



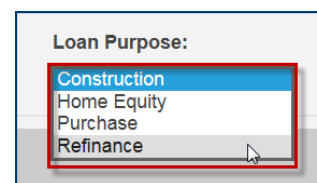
Option 2: Use the **Calendar**

1. Click the **Calendar Icon**
2. Select the month from the dropdown list
3. Select the year from the dropdown list
4. Select the desired date on the calendar



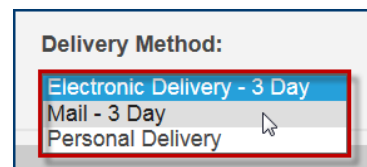
Step 4: From the **Loan Purpose** dropdown menu, select:

- **Construction**
- **Home Equity**
- **Purchase** (default)
- **Refinance**



Step 5: From the **Delivery Method** dropdown menu, select:

- **Electronic Delivery – 3 Day**
- **Mail – 3 Day** (default)
- **Personal Delivery**



Step 6: Click **Submit**



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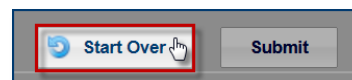


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Changes

To reset all of the fields, click **Start Over** and repeat steps 1-6 as necessary.



Relevant Dates

Once the information has been submitted, you will see a page listing Relevant Dates for your transaction.

The displayed includes:

- A.** Event (color coded)
- B.** Date: calendar date of event
- C.** Day: business day of event
- D.** Calendar view with corresponding color codes

NOTE: Sundays are dark gray and labeled Not a Business Day. Any Federal Holiday will be displayed in a light gray with red lettering displaying the holiday and Not a Business Day in parentheses.

Relevant Dates						
Event:	Date:	Day:				
Mail By Date	10/09/2015	Friday				
Borrower Receipt Date	10/14/2015	Wednesday				
Consummation Date	10/17/2015	Saturday				
Rescission End Date	10/21/2015	Wednesday				

October 2015						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Not a Business Day					MAIL	Business Day 1
Not a Business Day	Columbus Day (Not a Business Day)	Business Day 2	Business Day 3 RECEIPT	Business Day 3 Before Consummation	Business Day 2 Before Consummation	Business Day 1 Before Consummation
Not a Business Day	Rescission Day 1	Rescission Day 2	Rescission Day 3 ENDS MIDNIGHT			CONSUMMATION

Sundays and Holidays

The calendar will display the date of consummation when it falls on a Sunday or Federal Holiday.

October 2015						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Not a Business Day	MAIL	Business Day 1	Business Day 2	Business Day 3 RECEIPT		
Not a Business Day	Columbus Day (Not a Business Day) CONSUMMATION	Rescission Day 1	Rescission Day 2	Rescission Day 3 ENDS MIDNIGHT	Business Day 2 Before Consummation	Business Day 1 Before Consummation

Print Preview and Email

Below the calendar, you will find buttons that allow you to distribute the dates and calendar for your own records as well as to your customer.

Print Preview

The Print Preview allows you to view, save or Email the Relevant Dates page.

Click **Print Preview** button to open, save or print a copy of the results



Open a Copy

Click **Open** at the bottom of the screen to open a PDF copy.



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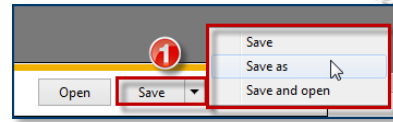
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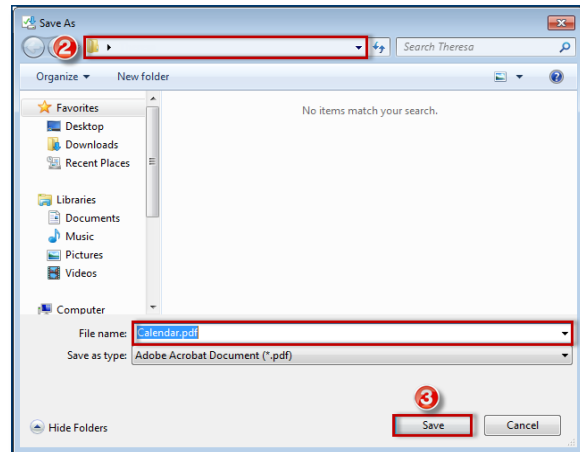
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Save a copy

- Click the **Save** dropdown arrow
 - Click **Save** to save a copy without renaming
 - Click **Save As** to save a copy for your records
 - Enter a File name



- Choose a destination to save to



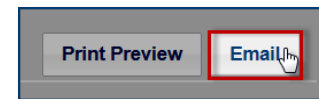
- Click **Save** (File will save as a .pdf file)

NOTE: Click **Cancel** to close without saving.



Email

Click **Email** to send a copy to your customer



- In the new window, enter the **Recipient's Email Address(es)** (up to four)
- Edit the **Subject** line if needed
- Type a **Message** (optional)
- Click **Send** to send message to the recipient or Click **Cancel** to close the window and return to the Relevant Dates page

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