

# 2018

The smart way  
to pay your mortgage.



## MORTGAGE SAVER

a division of

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**SEMI-MONTHLY  
PAYMENT  
SCHEDULE**

### january

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30
31					

### february

				1	2
3	4	5	6	7	8
9	10	11	12	13	14
15	16	17	18	19	20
21	22	23	24	25	26
27	28	29	30		

### march

				1	2
3	4	5	6	7	8
9	10	11	12	13	14
15	16	17	18	19	20
21	22	23	24	25	26
27	28	29	30	31	

### april

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30
31					

### may

		1	2	3	4
5	6	7	8	9	10
11	12	13	14	15	16
17	18	19	20	21	22
23	24	25	26	27	28
29	30	31			

### june

					1
2	3	4	5	6	7
8	9	10	11	12	13
14	15	16	17	18	19
20	21	22	23	24	25
26	27	28	29	30	31

### july

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30
31					

### august

				1	2
3	4	5	6	7	8
9	10	11	12	13	14
15	16	17	18	19	20
21	22	23	24	25	26
27	28	29	30	31	

### september

					1
2	3	4	5	6	7
8	9	10	11	12	13
14	15	16	17	18	19
20	21	22	23	24	25
26	27	28	29	30	

### october

					1
2	3	4	5	6	7
8	9	10	11	12	13
14	15	16	17	18	19
20	21	22	23	24	25
26	27	28	29	30	31

### november

					1
2	3	4	5	6	7
8	9	10	11	12	13
14	15	16	17	18	19
20	21	22	23	24	25
26	27	28	29	30	

### december

					1
2	3	4	5	6	7
8	9	10	11	12	13
14	15	16	17	18	19
20	21	22	23	24	25
26	27	28	29	30	31

**January 1** ..... **New Year's Day**  
**January 15** ..... **Martin Luther King Jr. Day**  
 February 2 ..... Groundhog Day  
 February 14 ..... Valentine's Day  
**February 19** ..... **Presidents' Day**  
 March 11 ..... Daylight Saving Time begins  
 March 17 ..... St. Patrick's Day  
 March 30 ..... Good Friday  
 March 31 ..... Passover\*

April 1 ..... Easter  
 May 13 ..... Mother's Day  
**May 28** ..... **Memorial Day**  
 June 14 ..... Flag Day  
 June 17 ..... Father's Day  
**July 4** ..... **Independence Day**  
**September 3** ..... **Labor Day**  
 September 10 ..... Rosh Hashanah\*  
 September 19 ..... Yom Kippur\*

**October 8** ..... **Columbus Day** (some states)  
 October 31 ..... Halloween  
 November 4 ..... Daylight Saving Time ends  
 November 6 ..... *ELECTION DAY*  
**November 11** ..... **Veterans' Day**†  
**November 22** ..... **Thanksgiving**  
 December 3–10 ..... Hanukah\*  
**December 25** ..... **Christmas**  
 December 31 ..... New Year's Eve

U.S. bank holidays in bold

\*Jewish holidays begin at sundown, the previous night

†Banks will be closed on Monday, November 12