



Three-Day Closing Disclosure Rule

Day of Consummation	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Disclosures Due Day <ul style="list-style-type: none">• Hand Deliver• Deliver by courier with signed receipt	Previous Thursday	Previous Friday	Previous Saturday	Previous Monday	Previous Tuesday	Previous Wednesday
Mail Disclosures	Previous Monday	Previous Tuesday	Previous Wednesday	Previous Thursday	Previous Friday	Previous Saturday

Note

If a federal holiday falls in the three-day period, add a day for disclosure delivery.

The three-day period is measured by days, not hours. Thus, disclosures must be delivered three days before consummation, and not 72 hours prior to consummation.

Disclosures may also be delivered electronically on the disclosure due date in compliance with E-sign requirements.