



# Three-Day Closing Disclosure Rule

Day of  
Consummation

|                        |                      |                     |                       |                      |                     |                       |
|------------------------|----------------------|---------------------|-----------------------|----------------------|---------------------|-----------------------|
|                        | Monday               | Tuesday             | Wednesday             | Thursday             | Friday              | Saturday              |
| Disclosures<br>Due Day | Previous<br>Thursday | Previous<br>Friday  | Previous<br>Saturday  | Previous<br>Monday   | Previous<br>Tuesday | Previous<br>Wednesday |
| Mail<br>Disclosures    | Previous<br>Monday   | Previous<br>Tuesday | Previous<br>Wednesday | Previous<br>Thursday | Previous<br>Friday  | Previous<br>Saturday  |

Disclosures  
Due Day

- Hand Deliver
- Deliver by courier with signed receipt

Mail  
Disclosures

## 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.

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