## THREE-DAY CLOSING DISCLOSURE RULE

**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 closing, and not 72 hours prior to closing.

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

CLOSING DATE	DISCLOSURES DUE	MAIL DISCLOSURES
MONDAY	PRECEDING Thursday	PRECEDING Monday
TUESDAY	PRECEDING FRIDAY	PRECEDING Tuesday
WEDNESDAY	Preceding Saturday	Preceding Wednesday
THURSDAY	Preceding Monday	PRECEDING THURSDAY
FRIDAY	Preceding Tuesday	PRECEDING FRIDAY
SATURDAY	Preceding Wednesday	PRECEDING Saturday
	<ul> <li>HAND DELIVER</li> <li>DELIVER BY COURIER WITH SIGNED RECEIPT</li> </ul>	

