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		Disclosure Due		Mail Disclosure	
	Monday	>	Preceding Thursday	>	Preceding Monday	
2	Tuesday	>	Preceding Friday	\geq	Preceding Tuesday	
>	Wednesday	>	Preceding Saturday	>	Preceding Wednesday	
2	Thursday	>	Preceding Monday	>	Preceding Thursday	
2	Friday	>	Preceding Tuesday	>	Preceding Friday	
	Saturday	>	Preceding Wednesday	>	Preceding Saturday	
			 Hand Deliver Deliver by Courier with signed receipt			