



Three-Day Closing Disclosure Rule

**Day of
Consummation**

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

**Disclosures
Due Day**

- 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.