

THE 3 DAY CLOSING DISCLOSURE RULE



Definition of **business day** for Closing Disclosure purposes: all days except Sunday and 10 Federal Holidays.

CLOSING DATE	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DISCLOSURE DATE	Preceding Thursday	Preceding Friday	Preceding Saturday	Preceding Monday	Preceding Tuesday	Preceding Wednesday
MAIL DISCLOSURE	Preceding Monday	Preceding Tuesday	Preceding Wednesday	Preceding Thursday	Preceding Friday	Preceding Saturday

DELIVERY DEFINED



Hand Delivery:
immediate



US Mail: Assumed receipt 3 days after placed in mail



Overnight Delivery:
with consumer confirmed receipt



Email: with receipt confirmed by consumer after approval to use email method of delivery (If not, assume 3 days to open mail)



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