



# 3 DAY CLOSING DISCLOSURE

What is a Business Day?



Every Day EXCEPT Sunday and 10 Federal Holidays

<b>Closing Date</b>	<b>MON</b>	<b>TUES</b>	<b>WED</b>	<b>THURS</b>	<b>FRI</b>	<b>SAT</b>
<b>Disclosure Date</b> Hand Delivery Delivered by Courier	PROCEEDING <b>THURS</b>	PROCEEDING <b>FRI</b>	PROCEEDING <b>SAT</b>	PROCEEDING <b>MON</b>	PROCEEDING <b>TUES</b>	PROCEEDING <b>WED</b>
<b>Mail Disclosure</b>	PROCEEDING <b>MON</b>	PROCEEDING <b>TUES</b>	PROCEEDING <b>WED</b>	PROCEEDING <b>THURS</b>	PROCEEDING <b>FRI</b>	PROCEEDING <b>SAT</b>

**NOTE**

If a Federal Holiday falls in the three day period, add a day for disclosure delivery

Three day period is measured by the days, not hours. Disclosures must be delivered three days before closing, and not 72 hours prior to closing

Disclosure may also be delivered electronically on the disclosure due date in compliance with E-Sign requirements

**QUESTIONS?**  
CONTACT US FOR MORE INFORMATION!

