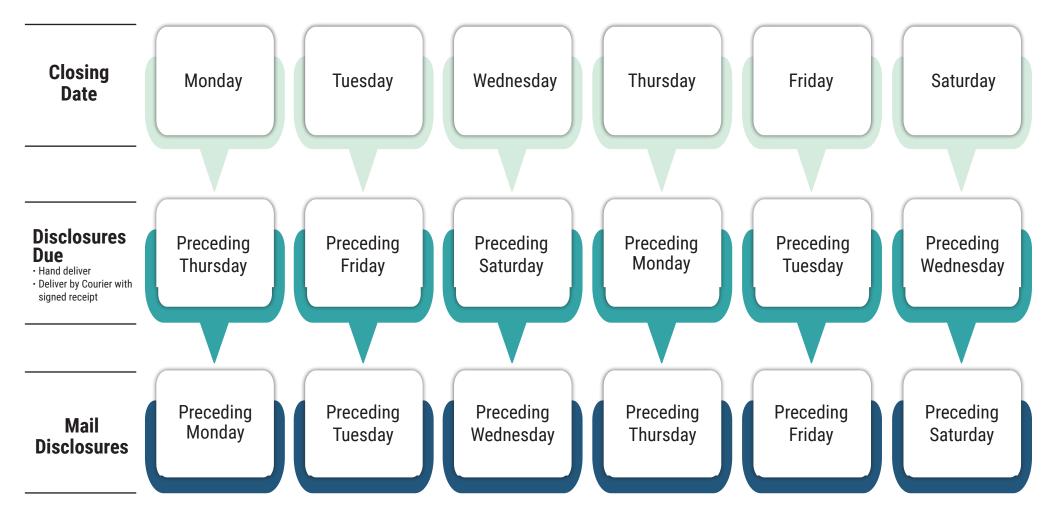
Three-Day Closing Disclosure Rule





Note: If a federal holiday falls in the three-day period, add a day for disclosure delivery.

The three-day period is measured in 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 requirements.