

Three-Day Closing Disclosure Rule



Closing Date	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Disclosures Due • Hand deliver • Deliver by Courier with signed receipt	Preceding Thursday	Preceding Friday	Preceding Saturday	Preceding Monday	Preceding Tuesday	Preceding Wednesday
Mail Disclosures	Preceding Monday	Preceding Tuesday	Preceding Wednesday	Preceding Thursday	Preceding Friday	Preceding Saturday

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.