

# THE 3 DAY CLOSING DISCLOSURE RULE

## 3 DAY CLOSING DISCLOSURE RULE:

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

<b>CLOSING DATE:</b>	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>DISCLOSURE DUE:</b>	PRECEDING THURSDAY	PRECEDING FRIDAY	PRECEDING SATURDAY	PRECEDING MONDAY	PRECEDING TUESDAY	PRECEDING WEDNESDAY
<b>MAIL DISCLOSURES:</b>	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 EMAIL)

**ADDITIONAL QUESTIONS? PLEASE CONTACT:**