



# Three-Day Closing Disclosure Rule

**Day of  
Consummation**

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

**Disclosures  
Due Day**

- Hand Deliver
- Deliver by courier with signed receipt

Previous  
Thursday

Previous  
Friday

Previous  
Saturday

Previous  
Monday

Previous  
Tuesday

Previous  
Wednesday

**Mail  
Disclosures**

Previous  
Monday

Previous  
Tuesday

Previous  
Wednesday

Previous  
Thursday

Previous  
Friday

Previous  
Saturday

## Note

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

The three-day period is measured by days, not hours. Thus, disclosures must be delivered three days before consummation, and not 72 hours prior to consummation.

Disclosures may also be delivered electronically on the disclosure due date in compliance with E-sign requirements.