



# 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.