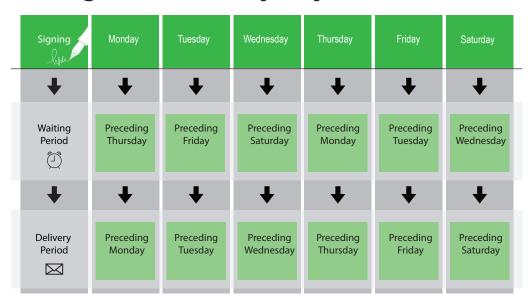


## Changes to the Closing Disclosure Timing

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
	Three-day delivery period  Non-hand Delivery of Closing Disclosure (i.e. mail)			Delivery of Closing Disclosure Occurs	Three-day waiting period	
8	9	10	11	12	13	14
waiting cont. Sunday not counted	First day signing / closing may occur  First day disbursements may occur for purchase and some refinances	Three-day righ	t of rescission to most refinances)		First day disbursement may occur on most refinances	

## Timing References by Day



## **NOTE:**

- If a federal holiday falls within the Delivery and/or Waiting Periods, add an additional business day.
- The three-day period is measured by days, not hours. Thus, disclosure must be delivered three days before closing, and not 72 hours prior to closing.
- Disclosures may also be delivered electronically to start the Delivery Period and may be signed in compliance with E-Sign requirements.



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