



CONSUMERS ARE GIVEN
MORE TIME
TO CONSIDER THEIR OPTIONS BECAUSE THE
CLOSING DISCLOSURE
FORM IS NOW PROVIDED
THREE DAYS
BEFORE THE CLOSING

3 DAY CLOSING DISCLOSURE RULE:
 Definition of *business day* for Closing Disclosure purposes: all days except Sunday and 10 Federal Holidays.

CLOSING DATE:	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
DISCLOSURE DUE:	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

{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)**