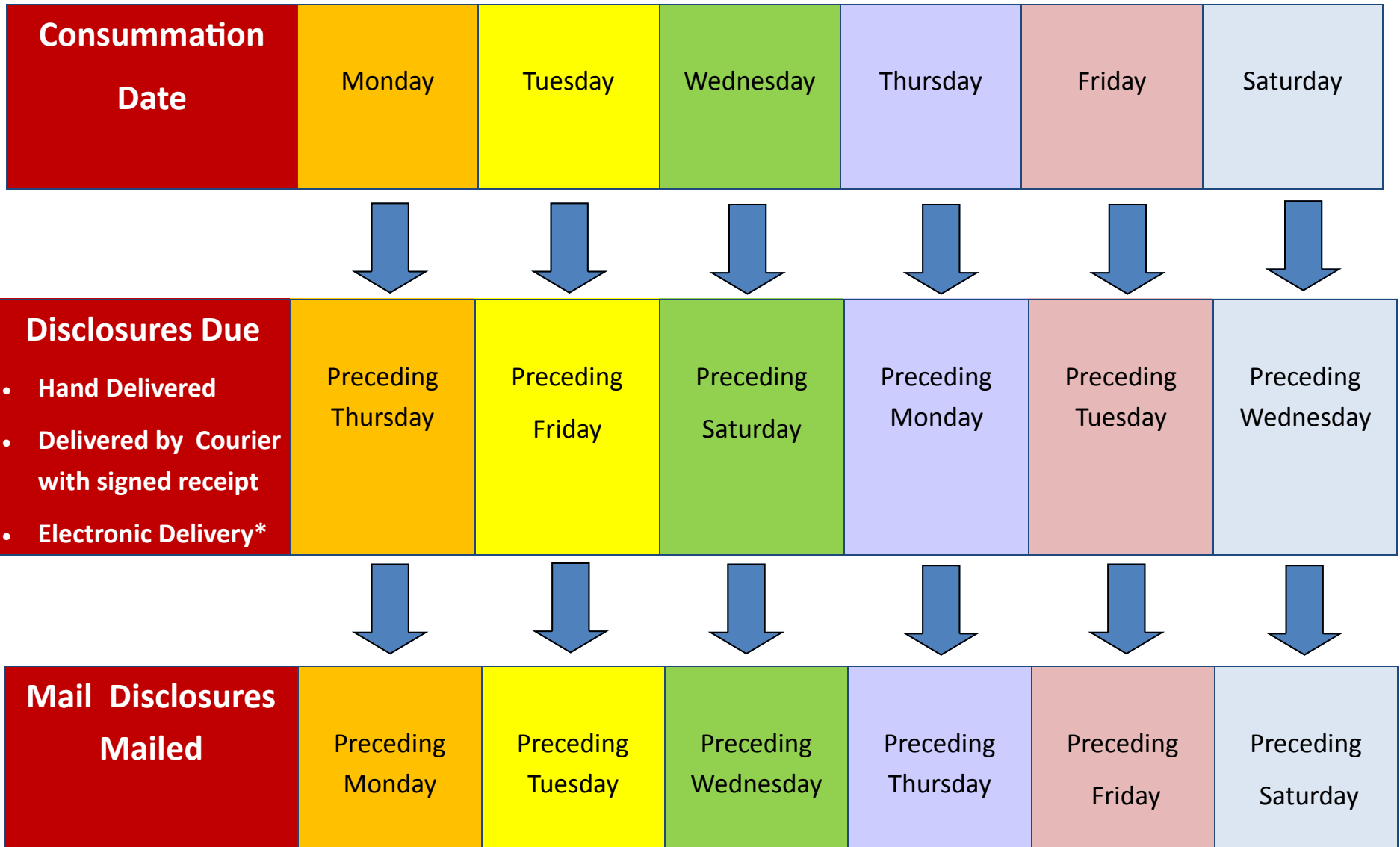


# How to Count the Three Days for Closing Disclosure Form



**Note:** If a Federal Holiday falls in the three day period add a day for Disclosure

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

\* Disclosures may also be delivered electronically on the Disclosure due date in compliance with E-Sign requirements.