






Changes to Closing Disclosure Timing

Sun 1	Mon 2	Tues 3	Wed 4	Thurs 5	Fri 6	Sat 7
	3-Day Delivery Period Non-hand Delivery of Closing Disclosure (i.e. mail)			3-Day Waiting Period Delivery of Closing Disclosure Occurs		
8 Wait Cont. Sunday not counted	9 First day signing/closing may occur First day disbursement may occur on most refinances	10 3-Day Right of Recission (Applicable to most refinances)			13 First day disbursement may occur on most refinances	14

Timing References by Day

Signing 	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
↓	↓	↓	↓	↓	↓	↓
Waiting Period 	Preceding Thursday	Preceding Friday	Preceding Saturday	Preceding Monday	Preceding Tuesday	Preceding Wednesday
↓	↓	↓	↓	↓	↓	↓
Delivery Period 	Preceding Monday	Preceding Tuesday	Preceding Wednesday	Preceding Thursday	Preceding Friday	Preceding Saturday

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.