

# THE THREE-DAY CLOSING DISCLOSURE RULE

Reference this chart to determine when you need to be sure that the Closing Disclosure is either electronically received by your borrower or delivered via US Mail.

## HERE'S WHAT YOU NEED TO KEEP IN MIND:



**Saturdays count toward this 3-day rule!**

**NOTE:** If a federal holiday falls in the three-day period, add a day for disclosure delivery.

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