American Land **Three-Day Closing Disclosure Rule** Title Association www.alta.org/cfpb/ Closing Wednesday Friday Monday Tuesday Thursday Saturday **Date Disclosures** Due Preceding Preceding Preceding **Preceding** Preceding Preceding • Hand deliver Thursday Friday Saturday Monday Tuesday Wednesday • Deliver by courier with signed receipt Mail Preceding Preceding Preceding Preceding Preceding Preceding **Disclosures** Monday Tuesday Wednesday Thursday Friday Saturday

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

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 disclosures due date in compliance with E-Sign requirements.

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