



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)