Under the Consumer Financial Protection Bureau’s new integrated disclosure rules, the Closing Disclosure must be delivered to the borrower at least three business days before he or she becomes contractually obligated for a mortgage loan, generally when the final loan documents are signed (although this may vary, depending upon applicable state law).

### SPECIAL NOTES:
- The three-day period is measured by days, not hours, so disclosures must be delivered three days before closing, not 72 hours before the closing or settlement.
- Definition of business day: All calendar days except Sunday (includes Saturdays), and legal public holidays, including New Year’s Day, Martin Luther King, Jr., Day, President’s Day (Washington’s Birthday), Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas.

### CLOSING OR SETTLEMENT DAY

<table>
<thead>
<tr>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
<th>Friday</th>
<th>Saturday</th>
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</thead>
<tbody>
<tr>
<td>PRECEDING THURSDAY</td>
<td>PRECEDING FRIDAY</td>
<td>PRECEDING SATURDAY</td>
<td>PRECEDING MONDAY</td>
<td>PRECEDING TUESDAY</td>
<td>PRECEDING WEDNESDAY</td>
</tr>
</tbody>
</table>

**CAN BE:**
- Hand delivered
- Delivered by courier with signed receipt
- Delivered electronically in compliance with E-Sign requirements

### DISCLOSURES DUE TO BORROWER

- Allow at least three business days. Note: If a federal holiday falls in the three-day period, add an additional day for disclosure delivery.

### IF DISCLOSURES ARE MAILED

- PRECEDING MONDAY
- PRECEDING TUESDAY
- PRECEDING WEDNESDAY
- PRECEDING THURSDAY
- PRECEDING FRIDAY
- PRECEDING SATURDAY

**SPECIAL NOTES:**
- All calendar days except Sunday (includes Saturdays), and legal public holidays, including New Year’s Day, Martin Luther King, Jr., Day, President’s Day (Washington’s Birthday), Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas.