



# CLOSING DISCLOSURE TIMELINES

## Changes to the Closing Disclosure Timing

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
	<b>Three-Day Delivery Period</b> Non-hand Delivery of Closing Disclosure (i.e. mail)			<b>Three-Day Waiting Period</b> Delivery of Closing Disclosure Occurs		
8	9	10	11	12	13	14
Waiting cont. Sunday not counted	First day signing / closing may occur.  First day disbursements may occur for purchase and some refinances.	<b>Three-Day Right of Rescission</b> (Applicable to most refinances)			First day disbursement may occur on most refinances.	

## Timing Reference by Day

DAY OF CONSUMMATION	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	↓	↓	↓	↓	↓	↓
DISCLOSURE DUE DATE	PREVIOUS THURSDAY	PREVIOUS FRIDAY	PREVIOUS SATURDAY	PREVIOUS MONDAY	PREVIOUS TUESDAY	PREVIOUS WEDNESDAY
	↓	↓	↓	↓	↓	↓
MAIL DISCLOSURES	PREVIOUS MONDAY	PREVIOUS TUESDAY	PREVIOUS WEDNESDAY	PREVIOUS THURSDAY	PREVIOUS FRIDAY	PREVIOUS 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 consummation, and not 72 hours prior to consummation.

- Disclosures may also be delivered electronically on the disclosure due date in compliance with E-sign requirements. Read receipt required for E-sign.

Look to us for custom closing on your residential, commercial or acreage real estate purchase, with title services backed by the most trusted underwriters in the industry.



TRINITY TITLE  
OF TEXAS

trinitytitletx.com | f /trinitytitlesa