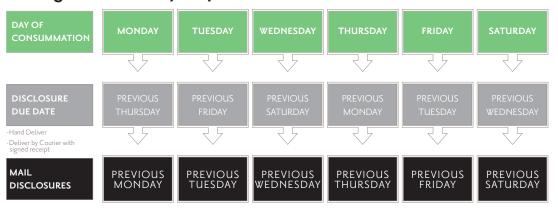


## Changes to the Closing Disclosure Timing

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

## Timing Reference by Day



- 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.

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