## Changes to the Closing Disclosure Timing

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**Non-hand Delivery of Closing Disclosure** (i.e. mail)

**Three-day delivery period**

**Delivery of Closing Disclosure Occurs**

**Three-day waiting period**

**First day disbursement may occur on most refinances**

**First day signing / closing may occur**

**Three-day right of rescission** (Applicable to most refinances)

**First day disbursement may occur**

**NOTE:**

- If a federal holiday falls within the Delivery and/or Waiting Periods, add an additional business day.
- The three-day period is measured by days, not hours. Thus, disclosure must be delivered three days before closing, and not 72 hours prior to closing.
- Disclosures may also be delivered electronically to start the Delivery Period and may be signed in compliance with E-Sign requirements.

### Timing References by Day

#### Signing

- **Monday**
- **Tuesday**
- **Wednesday**
- **Thursday**
- **Friday**
- **Saturday**

#### Waiting Period

- **Preceding Thursday**
- **Preceding Friday**
- **Preceding Saturday**
- **Preceding Monday**
- **Preceding Tuesday**
- **Preceding Wednesday**

#### Delivery Period

- **Preceding Monday**
- **Preceding Tuesday**
- **Preceding Wednesday**
- **Preceding Thursday**
- **Preceding Friday**
- **Preceding Saturday**