American Land Three-Day Closing Disclosure Rule Title Association www.alta.org/cfpb/ Closing Monday Wednesday **Thursday** Friday Saturday Tuesday **Date Disclosures** Due **Preceding Preceding Preceding Preceding Preceding** Preceding Thursday Wednesday • Hand deliver Friday Saturday Monday Tuesday • Deliver by courier with signed receipt Mail Preceding Preceding Preceding Preceding Preceding Preceding **Disclosures** Monday Tuesday Wednesday Thursday Friday Saturday Note: If a federal holiday The three-day period is measured by days, not Disclosures may also be delivered falls in the three-day hours. Thus, disclosures must be delivered electronically on the disclosures

three days before closing, and not 72 hours

prior to closing.

period, add a day for

disclosure delivery.

due date in compliance with E-Sign

requirements.