

## **Changes to the Closing Disclosure Timing**

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

