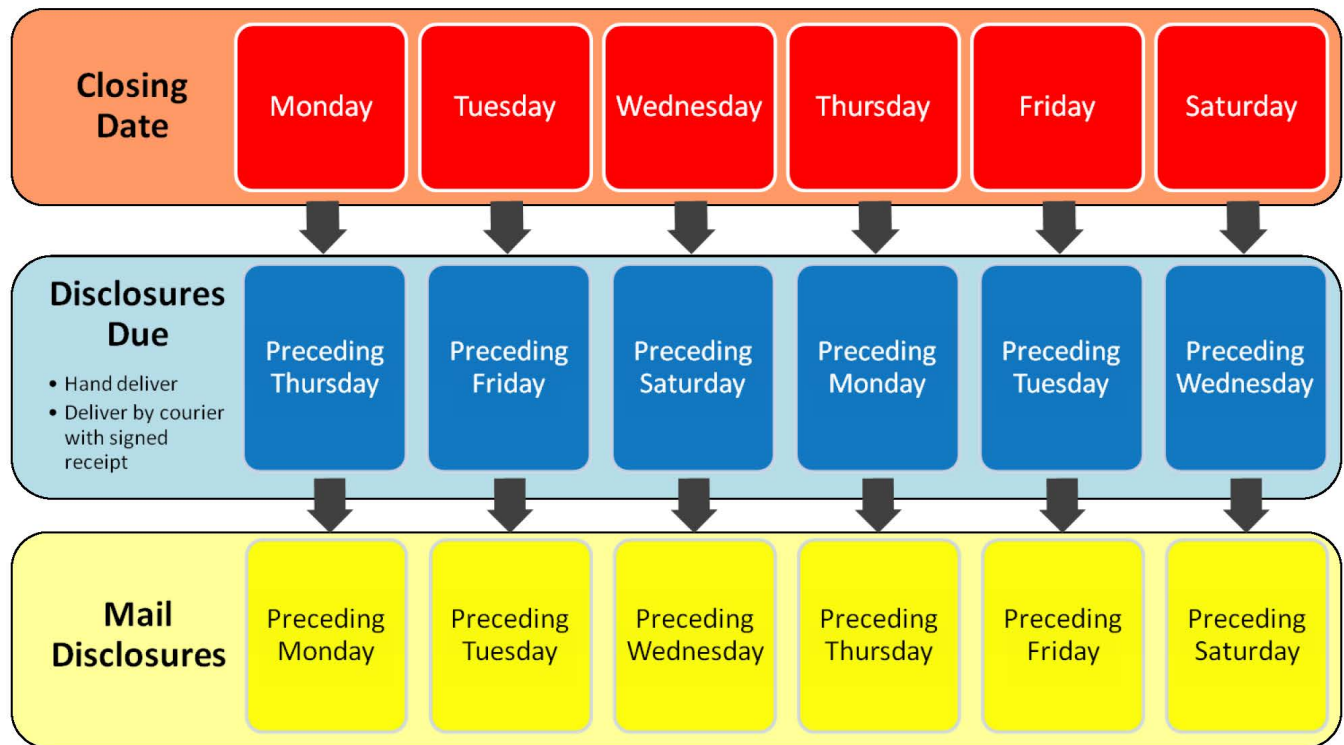


[www.alta.org/cfpb/](http://www.alta.org/cfpb/)

## Three-Day Closing Disclosure Rule



American Land Title Association  
Protecting the American Dream Since 1907



**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 closing, and not 72 hours prior to closing.

Disclosures may also be delivered electronically on the disclosures due date in compliance with E-Sign requirements.