



# THE THREE DAY

## Closing Disclosure Rule

**Definition of business day for Closing Disclosure purposes:  
all days except Sunday and 10 Federal Holidays.**

CLOSING DATE	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DISCLOSURE DATE	Preceding Thursday	Preceding Friday	Preceding Saturday	Preceding Monday	Preceding Tuesday	Preceding Wednesday
MAIL DISCLOSURE	Preceding Monday	Preceding Tuesday	Preceding Wednesday	Preceding Thursday	Preceding Friday	Preceding Saturday

### DELIVERY DEFINED

**Hand Delivery:**  
immediate

**US Mail:**  
Assumed receipt 3 days  
after placed in mail

**Overnight Delivery:**  
with consumer  
confirmed receipt

**Email:**  
with receipt confirmed by  
consumer after approval  
to use email method of  
delivery (If not, assume 3  
days to open mail)

**NISHAD || KHAN P.L.**

(407) 228-9711 | [www.NishadKhanLaw.com](http://www.NishadKhanLaw.com)

617 E. Colonial Drive • Orlando, Florida 32803

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