



EXPERTLY NAVIGATE NEW CFPB CHANGES

Changes to settlement process that will be affected starting October 3, 2015

3-Day Closing Disclosure Rule At-A-Glance

CLOSING DATES		DISCLOSURE DUE <small>Hand deliver or deliver by courier signed receipt</small>		MAIL DISCLOSURE
MON	➔	PRECEDING THU	➔	PRECEDING MON
TUE	➔	PRECEDING FRI	➔	PRECEDING TUE
WED	➔	PRECEDING SAT	➔	PRECEDING WED
THU	➔	PRECEDING MON	➔	PRECEDING THU
FRI	➔	PRECEDING TUE	➔	PRECEDING FRI
SAT	➔	PRECEDING WED	➔	PRECEDING SAT

NOTE: If a federal holiday falls in the 3-day period, add a day for disclosure delivery. The 3-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 disclosure's due date in compliance with E-Sign requirements. Sundays do not count in the three-day disclosure rule and Saturdays only count if the lender's office is open.

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