HERE’S WHAT YOU NEED TO KEEP IN MIND:

IF YOUR BORROWER’S CLOSING DATE IS ON A:

- MONDAY
- TUESDAY
- WEDNESDAY
- THURSDAY
- FRIDAY
- SATURDAY

YOUR BORROWER NEEDS TO RECEIVE THE CD BY:

- THE THURSDAY BEFORE
- THE FRIDAY BEFORE
- THE SATURDAY BEFORE
- THE MONDAY BEFORE
- THE TUESDAY BEFORE
- THE WEDNESDAY BEFORE
- THE THURSDAY BEFORE
- THE FRIDAY BEFORE
- THE SATURDAY BEFORE

IF USING USPS / SNAIL MAIL, CD MUST BE MAILED OUT BY:

- THE MONDAY BEFORE
- THE TUESDAY BEFORE
- THE WEDNESDAY BEFORE
- THE THURSDAY BEFORE
- THE FRIDAY BEFORE
- THE SATURDAY BEFORE

Saturdays count towards this 3-day rule!

NOTE: If a federal holiday falls in the three-day period, add a day for disclosure delivery.