



# Three-Day Closing Disclosure Rule

Day of Consummation	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Disclosures Due Day	Previous Thursday	Previous Friday	Previous Saturday	Previous Monday	Previous Tuesday	Previous Wednesday
Mail Disclosures	Previous Monday	Previous Tuesday	Previous Wednesday	Previous Thursday	Previous Friday	Previous Saturday

- Hand Deliver
- Deliver by courier with signed receipt

## 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 consummation, and not 72 hours prior to consummation.

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

Kristine Kennedy  
 Watson Mortgage Corporation  
 Licensed Loan Originator  
 NMLS 227275 MLO# LO8121  
 PH: 904-421-6969  
 kkennedy@watsonmortgagecorp.com  
 www.applywithkrsitine.com



Watson Mortgage Corporation  
 6206 Atlantic Blvd  
 Suite 1  
 Jacksonville, FL 32211  
 NMLS# 140780 FL Lender # MLD716  
 www.watsonmortgagecorp.com