

## Closing Disclosure Timeframe Calendar

### Who Must Receive Disclosures

**Purchase:** Primary Borrower

**Refinance:** ALL borrowers subject to right of rescission

### Closing Disclosure- E-mail or In Person with Proof of Receipt (Signature)

(Must be received by the borrower **3 Postal Business Days** before signing loan documents)

Date Closing Disclosure Received (signature received)	Date Loan Documents Can Be Signed
Monday	Thursday
Tuesday	Friday
Wednesday	Saturday
Thursday	Monday
Friday	Tuesday
Saturday	Wednesday
Sunday	Thursday
<b>**Add ONE day in the case of a federal holiday**</b>	

### Closing Disclosure- Mail or E-mail with NO Proof of Receipt (Signature)

(Must be sent to the borrower **7 Postal Business Days** prior to signing loan documents- it is considered received 3 days after sent)

Date Closing Disclosure Mailed or E-mailed (no signature)	Date Closing Disclosure Considered Received	Date Loan Documents Can Be Signed (following week)
Monday	Thursday	Monday (following week)
Tuesday	Friday	Tuesday (following week)
Wednesday	Saturday	Wednesday (following week)
Thursday	Monday	Thursday (following week)
Friday	Tuesday	Friday (following week)
Saturday	Wednesday	Saturday (following week)
<b>**Add ONE day in the case of a federal holiday**</b>		

### IMPORTANT- Please note!

- If the Closing Disclosure has already been sent or received, and one of the following changes occurs, the loan requires an additional new Closing Disclosure and a new waiting period according to the tables above. For other changes, a new CD must be sent but no further waiting period is needed.
  - Change to the APR more than 0.125 (up or down)
  - Change to the loan product (Fixed to ARM or ARM to fixed)
- OWNER-OCCUPIED REFINANCES ARE STILL SUBJECT TO RESCISSION WAITING PERIOD AFTER DOC SIGNING.