

Presumed Receipt

See schedule below for waiting period when Closing Disclosure is issued and receipt cannot be documented. The presumed receipt rules will apply.

Disclosed Closing Disclosure	Presumed Receipt	Earliest Closing/Signing Date
Monday	Thursday	Monday
Tuesday	Friday	Tuesday
Wednesday	Saturday	Wednesday
Thursday	Monday	Thursday
Friday	Tuesday	Friday

Proven Receipt

See schedule below for waiting period when Closing Disclosure is issued and proven receipt can be documented.

Disclosed Closing Disclosure	Proven Receipt	Earliest Closing/Signing Date
Wednesday	Wednesday	Monday
Thursday	Thursday	Monday
Friday	Friday	Tuesday
Friday	Saturday	Wednesday
Monday	Monday	Thursday
Tuesday	Tuesday	Friday

Note: Closing Disclosure Request must be received by 4 p.m. otherwise the request will be considered received the next day.