

THE 3 DAY CLOSING DISCLOSURE RULE



*Twin City Title
& Miller County
Abstract & Title*

Definition of **business day** for Closing Disclosure purposes: all days except Sunday and 10 Federal Holidays.

CLOSING DATE	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
DISCLOSURE DATE	Preceding Thursday	Preceding Friday	Preceding Saturday	Preceding Monday	Preceding Tuesday	Preceding Wednesday
MAIL DISCLOSURE	Preceding Monday	Preceding Tuesday	Preceding Wednesday	Preceding Thursday	Preceding Friday	Preceding Saturday

DELIVERY DEFINED



Hand Delivery:
immediate



US Mail: Assumed receipt 3 days after placed in mail



Overnight Delivery:
with consumer confirmed receipt



Email: with receipt confirmed by consumer after approval to use email method of delivery (If not, assume 3 days to open mail)



twincitytitle.com
millercountyabstract.com

Carla Ward - Director of Title & Escrow

cward@twincitytitle.com
cward@millercountyabstract.com

Lauree Romero - Director of Operations

lromero@twincitytitle.com
lromero@millercountyabstract.com

Texarkana, TX

3310 Arista Blvd. | 903.793.7671

New Boston, TX

300 East Hoskins | 903.628.4140

Texarkana, AR

405 Walnut | 807.774.2539