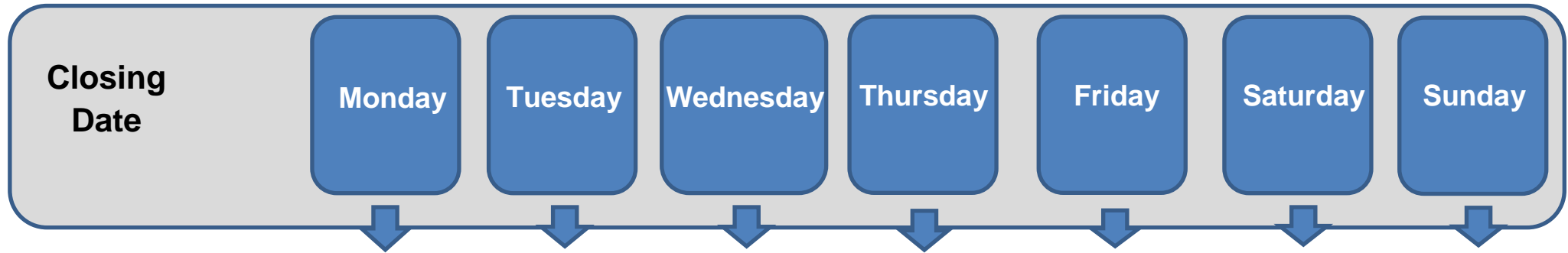
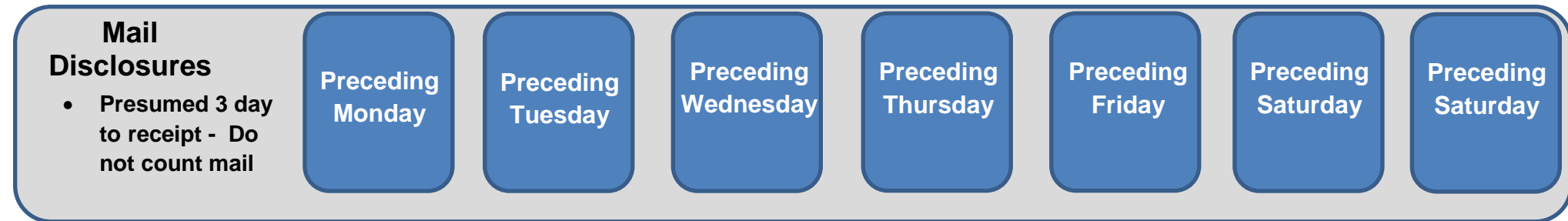
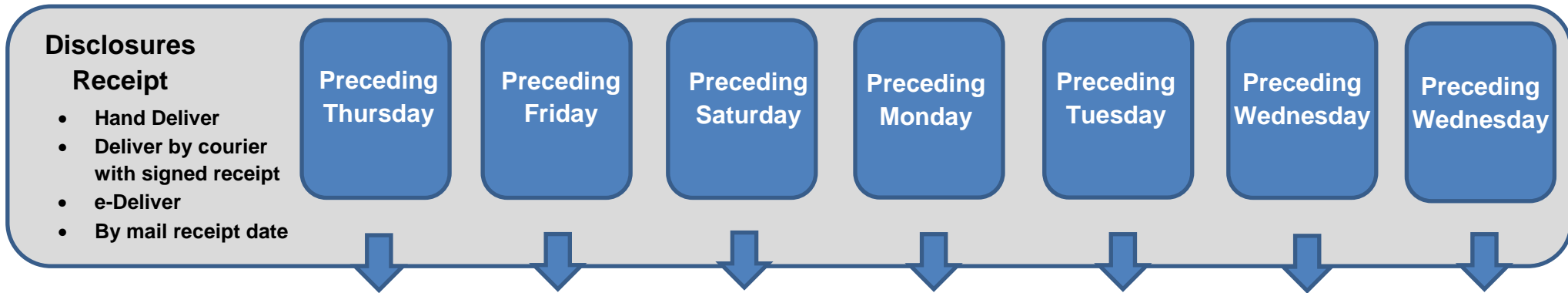


Three – Day Closing Disclosure Rule



Business Day Count – Backward count using consummation date

#1 – Monday	#1 –Tuesday	#1 – Wednesday	#1 – Thursday	#1 – Friday	#1 –Saturday	#1 –Saturday
#2 – Saturday	#2 – Monday	#2 – Tuesday	#2 – Wednesday	#2 – Thursday	#2 – Friday	#2 – Friday
#3 – Friday	#3 – Saturday	#3 – Monday	#3 – Tuesday	#3 – Wednesday	#3 – Thursday	#3 – Thursday



- Note:**
- Do not count the day of delivery. The closing date (aka loan signing/consummation date) may occur on the 3rd business day.
 - If a federal holiday or Sunday falls in the three day period, add a day for disclosure delivery.
 - Consummation may occur on a Sunday or a Federal Holiday provided the 3-day count is satisfied the day before.