

TRID—WET or DRY O/O Refinance

Funding Process Flow—Calendar
(Funding Cut-Off MONTH 2023)



November 2023

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
	RFD, LO, Final CD (Emailed) Acknowledged/ Delivered	Docs Out	Docs Signed	Acra Holiday (NFD)		
26	27	28	29	30		
	Docs Back A.M.			Fund Loan		
	Right of Rescission Period					

- November 20 RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- November 21 Docs Out
- November 22 Docs Signed
- November 27-29 Right of Rescission Period
- November 27-29 Docs Back A.M.
- November 30 Fund Loan

Note: An Acra Lending Settlement Agent Fee Confirmation form must be completed and signed by the Closing Agent for the file to attain the status of “Ready for Docs”. All fees disclosed will be final and any changes will be subject to the Change of Circumstances protocol.

RFD = Ready for Docs
LO = Lenders Out
NFD = Non-Funding Day

TRID—**DRY**

Funding Process Flow—Calendar

(Funding Cut-Off MONTH 2023)



November 2023

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
			RFD, LO, Final CD (Emailed) Acknowledged/ Delivered	Acra Holiday (NFD)		
26	27	28	29	30		
Docs Out		Docs Signed	Docs Back A.M.	Fund Loan		

- November 22
- RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- November 27
- Docs Out
- November 28
- Docs Signed
- November 29
- Docs Back A.M.
- November 30
- Fund Loan

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TRID—WET

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5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
				Acra Holiday (NFD)		
26	27	28	29	30		
	RFD, LO, Final CD (Emailed) Acknowledged/ Delivered		DOCS OUT	★ Docs Signed + FUND LOAN		

- November 27RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- November 29Docs Out
- November 30Doc Sign + Fund Loan

Note: An **Acra Lending** Settlement Agent Fee Confirmation form must be completed and signed by the Closing Agent for the file to attain the status of “Ready for Docs”. All fees disclosed will be final and any changes will be subject to the Change of Circumstances protocol.

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Non-TRID—WET and DRY

Funding Process Flow—Calendar
(Funding Cut-Off MONTH 2023)



November 2023

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
			Acra Holiday (NFD)			
26	27	28	29	30		
			WET—Docs Signed + FUND LOAN	DRY - FUND LOAN		
			DRY DOCS SIGNED			

- November 29Wet: Docs Signed + Fund Loan
- November 29Dry: Docs Signed
- November 30Dry: Fund Loan

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RFD = Ready for Docs
LO = Lenders Out
NFD = Non-Funding Day