

TRID—WET or DRY O/O Refinance

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



October 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	26	27	28
RFD, LO, Final CD (Emailed) Acknowledged/Delivered		Docs Out		Docs Signed	Docs Back A.M.	
29		30	31			
Docs Back A.M.		Fund Loan		Right of Rescission Period		

- October 23 RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- October 25 Docs Out
- October 26 Docs Signed
- October 27-30 Right of Rescission Period
- October 27-30 Docs Back A.M.
- October 31 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)



October 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	26	27	28
		RFD, LO, Final CD (Emailed) Acknowledged/ Delivered		Docs Out	Docs Signed	
29	30	31				
	Docs Back A.M.	Fund Loan				

- October 24RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- October 26Docs Out
- October 27Docs Signed
- October 30Docs Back A.M.
- October 31Fund Loan

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TRID—WET

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22	23	24	25	26	27	28
29	30	31				
DOCS OUT		★ Docs Signed + FUND LOAN				

- October 27RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- October 30Docs Out
- October 31Doc 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)



October 2023

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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30 ★ WET—Docs Signed + FUND LOAN	31 ★ DRY - FUND LOAN				
	DRY DOCS SIGNED					

- October 30Wet: Docs Signed + Fund Loan
- October 30Dry: Docs Signed
- October 31Dry: Fund Loan

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