

TRID—WET or DRY O/O Refinance

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



December 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
			RFD, LO, Final CD (Emailed) Acknowledged/	Docs Out	★ Docs Signed	
24	25	26	27	28	29	30
	Acra Holiday (NFD)	Docs Back A.M.			Fund Loan	
		Right of Rescission Period				
31						

- December 20 RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- December 21 Docs Out
- December 22 Docs Signed
- December 26-28 Right of Rescission Period
- December 26-28 Docs Back A.M.
- December 29 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)



December 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 RFD, LO, Final CD (Emailed) Acknowledged/	23
24	25 Acra Holiday (NFD)	26 Docs Out	27 ★ Docs Signed	28 Docs Back A.M.	29 Fund Loan	30
31						

- December 22RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- December 26Docs Out
- December 27Docs Signed
- December 28Docs Back A.M.
- December 29Fund Loan

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TRID—WET

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					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	29	30
31	Acra Holiday (NFD)	RFD, LO, Final CD (Emailed) Acknowledged/ Delivered		DOCS OUT	Docs Signed + FUND LOAN	

- December 26RFD, LO, Final CD (Emailed)
Acknowledged/Delivered
- December 28Docs Out
- December 29Doc 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)



December 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	29	30
	Acra Holiday (NFD)			WET—Docs Signed + FUND LOAN	DRY - FUND LOAN	
31				DRY DOCS SIGNED		

- December 28Wet: Docs Signed + Fund Loan
- December 28Dry: Docs Signed
- December 29Dry: 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