

# TRID—WET or DRY O/O Refinance

Funding Process Flow—Calendar  
(Funding Cut-Off MONTH 2022)



## December 2022

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

- Dec. 22nd

RFD, LO, Final CD (Emailed)  
Acknowledged/Delivered
- Dec. 23rd

Docs Out
- Dec. 26th

Docs Signed
- Dec. 27th-29th

Right of Rescission Period
- Dec. 27th-29th

Docs Back A.M.
- Dec. 30th

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

# TRID—DRY

Funding Process Flow—Calendar  
(Funding Cut-Off MONTH 2022)



## December 2022

| 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  |
|     |              |          |             |                | RFD, LO, Final CD (Emailed)<br>Acknowledged/Delivered |     |
| 25  | 26           | 27       | 28          | 29             | 30                                                    | 31  |
|     | Acra Holiday | Docs Out | Docs Signed | Docs Back A.M. | Fund Loan                                             |     |

- Dec. 23rd

RFD, LO, Final CD (Emailed)  
Acknowledged/Delivered
- Dec. 27th

Docs Out
- Dec. 28th

Docs Signed
- Dec. 29th

Docs Back A.M.
- Dec. 30th

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

# TRID—WET

Funding Process Flow—Calendar  
(Funding Cut-Off MONTH 2022)



## December 2022

| 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<br>Acra Holiday | 27<br>RFD, LO, Final CD (Emailed)<br>Acknowledged/Delivered | 28  | 29<br>DOCS OUT | 30<br>★<br>Docs Signed + FUND LOAN | 31  |

- Dec. 27th

RFD, LO, Final CD (Emailed)  
Acknowledged/Delivered
- Dec. 29th

Docs Out
- Dec. 30th

Doc 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.

RFD = Ready for Docs  
LO = Lenders Out