On Time Closing

ENVOY MORTGAGE

Funding Milestones

If you were to start the funding process on November 24, 2026, it's possible that the process could be completed in 23 calendar days (16 business days)* by December 17, 2026 assuming no delays and that all of your documents are submitted on time.

** Accounts for Sunday and Federal Holidays*

November 2026						
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 Mutual Acceptance	25	26	27 Initial Disclosures	28
29	30					

December 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2 Initial Approval Date	3	4	5
6	7	8	9	10	11 Appraisal Received Date	12 CD Signed Date
13	14 Clear to Close Date	15	16 Signing Date	17 Target Fund Date Close of Escrow Date (COE)	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Note: This calculator is made available to you as an educational tool only and calculations are based on borrower-input information. This is not an advertisement for the above terms, interest rates, or payment amounts. Envoy Mortgage does not guarantee the applicability of the above terms in regards to your individual circumstances.

Depending on the product and down payment selected, Private mortgage insurance, FHA upfront mortgage insurance, VA Funding Fee and USDA guarantee fee may be required.