

# On Time Closing



## Funding Milestones

If you were to start the funding process on April 28, 2026, it's possible that the process could be completed in 22 calendar days (16 business days)\* by May 20, 2026 assuming no delays and that all of your documents are submitted on time.

\* Accounts for Sunday and Federal Holidays

April 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	25
26	27	28 Mutual Acceptance	29	30 Initial Disclosures		

May 2026						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5 Initial Approval Date	6	7	8	9
10	11	12	13	14 Appraisal Received Date	15 CD Signed Date Clear to Close Date	16
17	18	19 Signing Date	20 Target Fund Date Close of Escrow Date (COE)	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.