

On Time Closing



Funding Milestones

If you were to start the funding process on October 14, 2025, it's possible that the process could be completed in 22 calendar days (16 business days)* by November 5, 2025 assuming no delays and that all of your documents are submitted on time.

** Accounts for Sunday and Federal Holidays*

October 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14 Mutual Acceptance	15	16 Initial Disclosures	17	18
19	20	21 Initial Approval Date	22	23	24	25
26	27	28	29	30 Appraisal Received Date	31 CD Signed Date Clear to Close Date	

November 2025						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4 Signing Date	5 Target Fund Date Close of Escrow Date (COE)	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						

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.