

# On Time Closing

**ENVOY**  
MORTGAGE

## Funding Milestones

If you were to start the funding process on January 20, 2026, it's possible that the process could be completed in 22 calendar days (16 business days)\* by February 11, 2026 assuming no delays and that all of your documents are submitted on time.

\* Accounts for Sunday and Federal Holidays

January 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	29	30	31

Mutual Acceptance

Initial Disclosures

Initial Approval Date

## February 2026

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

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.