



DRY AND WET

FUNDING REFERENCE GUIDE

Dry Funding

Funding is when all required loan documentation has been signed, completed and reviewed

Dry Funding States		
Alaska	Hawaii	New Mexico
Arizona	Idaho	Oregon
California	Nevada	Washington

Wet Funding

For all Purchases, 2nd Home and Investment loans - Funding is day of Closing
For Refinance - Wiring of funds will be supplied on owner occupied after 3 days right of rescission

Wet Funding States				
Alabama	Indiana	Minnesota	North Dakota	Vermont
Arkansas	Iowa	Mississippi	Ohio	Virginia
Colorado	Kansas	Missouri	Oklahoma	West Virginia
Connecticut	Kentucky	Montana	Pennsylvania	Wisconsin
Delaware	Louisiana	Nebraska	Rhode Island	Wyoming
District of Columbia (DC)	Maine	New Hampshire	South Carolina	
Florida	Maryland	New Jersey	Tennessee	
Georgia	Massachusetts	New York	Texas	
Illinois	Michigan	North Carolina	Utah	