



IMPORTANT REMINDER

BULLETIN 26 07032025

Issued to: All Channels
Date: July 3, 2025
Subject: July 4th Holiday

FCM TPO will be closed on Friday, July 4th for Independence Day.

Loans cannot close or fund on this day.

Lock Desk Hours:

Thursday, July 3rd – The following products will have early lock cutoffs:

- SHARP (S): Lock cutoff at 1:45 PM EST
- SHARP (I): Lock cutoff at 3:45 PM EST

All other products will follow normal lock hours.

Friday, July 4th – All offices will be closed:

- Conventional and Government loan programs – locking and pricing will be available
- Jumbo, Non-QM, and HFA loan programs – pricing will be available; however, locking will be unavailable. Regular lock hours will resume on Monday, July 7th

Please contact your Account Executive should you have any questions.

We appreciate your business!