



IMPORTANT REMINDER

BULLETIN 47 11102025

Issued to: All Channels

Date: November 10, 2025

Subject: Veterans Day Holiday Lock Availability

Effective: Immediately

Veterans Day Holiday Lock Availability

As we approach the Veteran's Day holiday, please note the following updates to Lock Desk hours and lock availability.

Tuesday, November 11th – First Colony Mortgage will be open for regular business hours.

While FCM TPO will be open, lock availability will vary by product offering. See below for specific details.

- **Conventional and Government loan programs** – locking and pricing will be available.
- **Jumbo and Non-QM programs** – pricing will be available; however, locking availability will vary by product due to the holiday. Refer to the table below for specifics.

Regular lock hours will resume for all products on **Wednesday, November 12th**.

Investor / Product	Lock Window
Lux AUS	Closed
Lux I	Open
Sharp C	Closed
Sharp I	Open
Sharp N	Open
Sharp S	Closed
Sharp W	Open

Please contact your Account Executive should you have any questions.
We appreciate your business!