



IMPORTANT REMINDER

BULLETIN 49 11252025

Issued to: All Channels

Date: November 25, 2025

Subject: Thanksgiving Holiday Lock Availability

Thanksgiving Holiday Lock Availability

As we approach the Thanksgiving holiday, please note the following updates to Lock Desk hours and lock availability.

Thursday, November 27th – Thanksgiving Day

First Colony Mortgage will be closed in observance of the holiday.

- **Conventional and Government loan programs** – locking and pricing will be available.
- **Jumbo and Non-QM programs**- pricing will be available; however, locks will not be available.

Friday, November 28th – Black Friday

The Lock Desk will be open for regular business hours; however, 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**– pricing will be available; however, locking availability will vary by product or investor due to the holiday. Refer to the table below for specifics.

First Colony Mortgage will be closed both Thursday & Friday in observance of the holiday.

Regular lock hours will resume for all products on **Monday, December 1st**.

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!