



IMPORTANT REMINDER

BULLETIN 54 12182025

Issued to: All Channels

Date: December 18, 2025

Subject: Christmas and New Years Holiday Schedule

As we approach the Christmas and New Year's holidays, please note the following updates to FCM Staffing and Lock Desk hours.

FCM Staffing Hours (other than Lock Desk)

Date	FCM Staffing Hours (other than Lock Desk)
Christmas Eve, 12/24/25	Closing at 2pm local time
Christmas Day, 12/25/25	Closed
Friday, 12/26/25	Closed
New Years Eve, 12/31/25	Closing at 2pm local time
New Years Day, 1/1/26	Closed

FCM Lock Desk Staffing Hours

Date	Lock Desk Hours
Christmas Eve, 12/24/25	6:00 AM – 3:00 PM MT
Christmas Day, 12/25/25	Closed
Friday, 12/26/25	Standard business hours
New Years Eve, 12/31/25	6:00 AM – 3:00 PM MT
New Years Day, 1/1/26	Closed

FCM Locking & Pricing Availability

- **Conventional, Government, and Non-QM Sharp Advantage loan programs** – locking and pricing will be available through 10pm MT, including on days when the Lock Desk is closed.
- **Jumbo and Non-QM legacy Sharp (C, I, N, S, W) products**– pricing will be available; however, lock availability may vary by product or investor. Refer to the table below for specifics.

Product Specific Lock Availability & Cutoff Times

See the table below for product/investor specific lock availability and cutoff times.

All times shown are in Mountain Time (MT) and reflect investor lock cutoff times. For products shown as "Open," standard investor lock cutoff times apply per the Lock Policy, unless otherwise noted.

Investor/Product	12/24/25	12/25/25	12/26/25	12/31/25	1/1/26	1/2/26
Lux AUS	2:45 PM MT	Closed	Open	2:45 PM MT	Closed	Open
Lux I	2:45 PM MT	Closed	Open	2:45 PM MT	Closed	Open
Sharp C	2:45 PM MT	Closed	Open	Closed	Closed	Open
Sharp I	2:45 PM MT	Closed	3 PM MT	2:45 PM MT	Closed	2:45 PM MT
Sharp N	2:45 PM MT	Closed	Open	2:45 PM MT	Closed	Open
Sharp S	2:45 PM MT	Closed	Open	2:45 PM MT	Closed	Open
Sharp W	2:45 PM MT	Closed	Open	2:45 PM MT	Closed	Open

Please contact your Account Executive should you have any questions.

We appreciate your business!