



IMPORTANT REMINDER
BULLETIN 01 01072026

Issued to: All Channels
Date: January 7th, 2026
Subject: Lock Requirements / Deadline for Sharp C, I, N, W & S

As an update to our Sharp Advantage product, please see below:

- The new Sharp Advantage product was introduced on December 18th replacing the former Sharp C, I, N, W, and S products.
- All Sharp C, I, N, W, and S loans that are still in the pipeline MUST be locked no later than January 16th.
- Once locked, all Sharp C, I, N, W and S loans are eligible to be extended as outlined in our Lock Policy which can be found in our Resource Center.
- In the event you need to convert Sharp C, I, N, W or S to a Sharp Advantage, we are unable to process a Change in Circumstance. A new file must be submitted.

Please contact your Account Executive should you have any questions.

We appreciate your business!