



IMPORTANT REMINDER BULLETIN 02 01142026

Issued to: All Channels
Date: January 14th, 2026
Subject: Martin Luther King Jr. Day - Lock Desk Closure & Availability

Martin Luther King Jr. Day - Lock Availability

As we approach the MLK holiday, please note that on Monday, January 19, 2026, First Colony Mortgage and the Lock Desk will be closed. Pricing will remain available for all products; however, locking availability may vary by product as outlined below.

Locking & Pricing Availability

- Conventional, Government, and Non-QM Sharp Advantage loan programs – locking and pricing will be available through 10:00 PM MT.
- Jumbo and Non-QM legacy Sharp (C, I, N, S, W) products– pricing will be available; however, locks will be unavailable.

Please contact your Account Executive should you have any questions.

We appreciate your business!