



## IMPORTANT REMINDER BULLETIN 04 02102026

**Issued to:** All Channels  
**Date:** February 10<sup>th</sup>, 2026  
**Subject:** President's Day Holiday

### **Presidents' Day – Lock Availability**

As we approach the Presidents' Day holiday, please note that on Monday, February 16, 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 loan programs** – pricing will be available; however, locks will be unavailable.

Please contact your Account Executive should you have any questions.

We appreciate your business!