

# EMET

## [ HOLIDAY SCHEDULE ]

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### NEW YEAR HOLIDAY SCHEDULE

Please note the following closures for EMET Mortgage Lock Desk and Operations in observance of the New Year Holiday.

- Tuesday, December 31, 2024: Early Close at 2 p.m. PST
  - Lock Cut-off: 11 a.m. PST
  - Funding Cut-off: 1 p.m. PST
- Wednesday, January 1, 2025: Closed

Wednesday, January 1, 2025, is not counted as a rescission day and is not counted for the disclosure (LE and CD) receipt requirements of the specific business day rule.

