

EMET

[HOLIDAY SCHEDULE]

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INDEPENDENCE DAY SCHEDULE

Please note the following business hours for Emet Mortgage Lock Desk and Operations in observance of Independence Day.

Thursday, July 2, 2026

Operations and Lock Desk: Regular Hours (Lock Cutoff time as below)

Lock Cutoff 10:00 AM PST

- EMET ULTIMATE ALT DOC PRO
- EMET ULTIMATE INVESTOR PRO
- EMET DSCR MULTI-FAMILY PRO
- EMET FOREIGN NATIONAL PORTFOLIO
- EMET CLOSED END SECOND

Lock Cutoff 1:00 PM PST

- EMET BANK STATEMENTS PRO
- EMET ULTIMATE CLOSED END SECOND

Friday, July 3, 2026

The Lock Desk and Operations will be closed.

Friday, July 3, 2026, 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 (including both the mailbox rule and the required number of days prior to consummation).



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