

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.

- Wednesday, December 31, 2025: Early Close at 2 P.M. PST
 - Lock Cut-off: 11 A.M. PST
 - Funding Cut-off: 2 P.M. PST
- Thursday, January 1, 2026: Closed

Thursday, January 1, 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.

