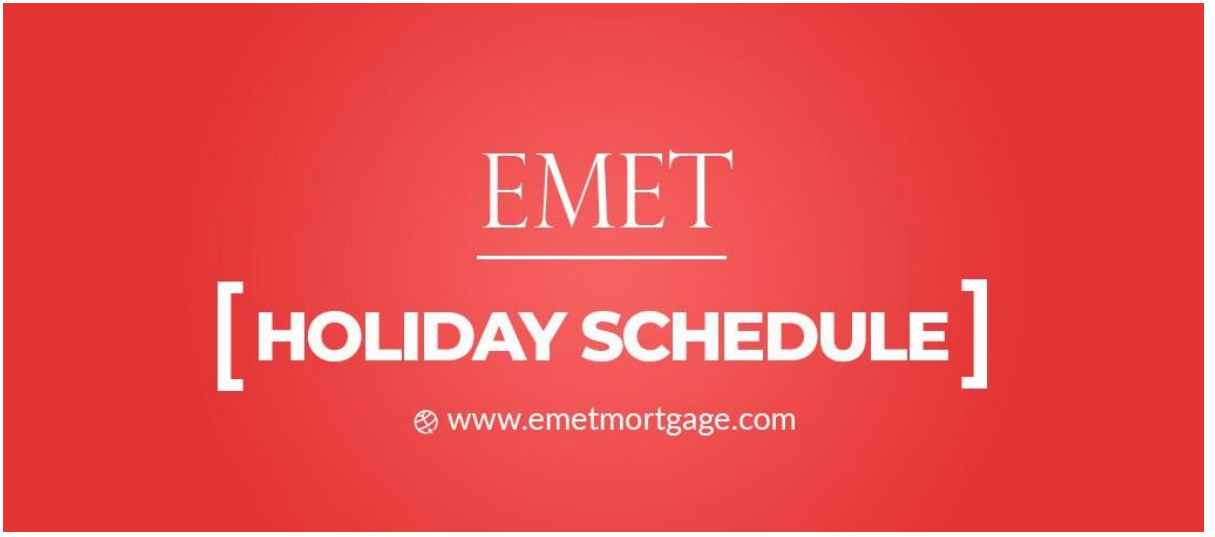



# Veterans Day Schedule

Please note the following closures for EMET Mortgage Lock Desk and Operations in observance of Veterans Day.

**WEDNESDAY, NOVEMBER 11, 2026**
The Lock Desk and Operations will be closed.

Wednesday, November 11, 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).