Origination Guide Updates Announcement

(OG Announcement 2026-09)

Virginia Housing's Origination Guide has been updated to reflect the following changes:

- Lock System Availability

Lock System Availability Updates

Our lock system availability is being updated to allow Virginia Housing to release the best pricing based on the market.

Section 3: Origination Procedures – 3.1 J: Lock System Availability

Loans must be registered and locked in Virginia Housing's Loan Origination System. Refer to virginiahousing.com for information and guides related to the online system. The Lock Desk will accept new loan locks, Monday through Friday, from **11:00** a.m. to 6:00 p.m. Eastern Standard Time (EST). The Lock Desk system is unavailable on Saturday and Sunday, and between 6:01 p.m. and **10:59** a.m. Eastern Standard Time (EST) Monday through Friday. The Lock Desk system is unavailable on all federal holidays except Columbus Day.

Effective: October 5, 2026