

Economic CALENDAR

2021

MORTGAGE ELEMENTS®

	Fixed Programs						Adjustable Programs						
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C ³⁰ Conforming Fixed	F ³⁰ FHA Fixed	V ³⁰ VA Fixed	J ³⁰ Jumbo Fixed	R ³⁰ Refi Plus Fixed	O ³⁰ Open Access Fixed	Ca ¹⁻¹ Conforming ARM	Fa ¹⁻¹ FHA ARM	Va ¹⁻¹ VA ARM	Ja ¹⁻¹ Jumbo ARM	Ra ¹⁻¹ Refi Plus ARM	Oa ¹⁻¹ Open Access ARM	1/1 ARM
25 Year Fixed	C ²⁵ Conforming Fixed	F ²⁵ FHA Fixed	V ²⁵ VA Fixed	J ²⁵ Jumbo Fixed	R ²⁵ Refi Plus Fixed	O ²⁵ Open Access Fixed	Ca ³⁻¹ Conforming ARM	Fa ³⁻¹ FHA ARM	Va ³⁻¹ VA ARM	Ja ³⁻¹ Jumbo ARM	Ra ³⁻¹ Refi Plus ARM	Oa ³⁻¹ Open Access ARM	3/1 ARM
20 Year Fixed	C ²⁰ Conforming Fixed	F ²⁰ FHA Fixed	V ²⁰ VA Fixed	J ²⁰ Jumbo Fixed	R ²⁰ Refi Plus Fixed	O ²⁰ Open Access Fixed	Ca ⁵⁻¹ Conforming ARM	Fa ⁵⁻¹ FHA ARM	Va ⁵⁻¹ VA ARM	Ja ⁵⁻¹ Jumbo ARM	Ra ⁵⁻¹ Refi Plus ARM	Oa ⁵⁻¹ Open Access ARM	5/1 ARM
15 Year Fixed	C ¹⁵ Conforming Fixed	F ¹⁵ FHA Fixed	V ¹⁵ VA Fixed	J ¹⁵ Jumbo Fixed	R ¹⁵ Refi Plus Fixed	O ¹⁵ Open Access Fixed	Ca ⁷⁻¹ Conforming ARM	Fa ⁷⁻¹ FHA ARM	Va ⁷⁻¹ VA ARM	Ja ⁷⁻¹ Jumbo ARM	Ra ⁷⁻¹ Refi Plus ARM	Oa ⁷⁻¹ Open Access ARM	7/1 ARM
10 Year Fixed	C ¹⁰ Conforming Fixed	F ¹⁰ FHA Fixed	V ¹⁰ VA Fixed	J ¹⁰ Jumbo Fixed	R ¹⁰ Refi Plus Fixed	O ¹⁰ Open Access Fixed	Ca ¹⁰⁻¹ Conforming ARM	Fa ¹⁰⁻¹ FHA ARM	Va ¹⁰⁻¹ VA ARM	Ja ¹⁰⁻¹ Jumbo ARM	Ra ¹⁰⁻¹ Refi Plus ARM	Oa ¹⁰⁻¹ Open Access ARM	10/1 ARM

Discover the Mortgage Periodic Table and Explore
300 Wholesale, Correspondent, and Warehouse Mortgage Lenders at

www.MortgageElements.com

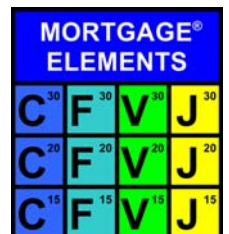
Economic CALENDAR

January 2021

Monday	Tuesday	Wednesday	Thursday	Friday
				1 New Year's Day Markets Closed
4 Construction Spending Vehicle Sales	5 ISM Manufacturing Index	6 FOMC Minutes Factory Orders ADP Employment MBA Mortgage Applications	7 ISM Non-Manufacturing Index Trade Balance Weekly Jobless Claims	8 Employment Report Consumer Credit
11	12 JOLTS NFIB Business Optimism	13 CPI Beige Book Fed Budget MBA Mortgage Applications	14 Import - Export Prices Weekly Jobless Claims	15 PPI Retail Sales, Industrial Production, Business Inventories
18 Martin Luther King Jr. Birthday Markets Closed	19 TIC	20 NAHB Index MBA Mortgage Applications	21 Housing Starts & Permits Weekly Jobless Claims	22 Existing Home Sales
25	26 FOMC Meeting S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	27 FOMC Meeting & Statement Durable Goods MBA Mortgage Applications	28 GDP New Home Sales Weekly Jobless Claims	29 Pending Home Sales Consumer Sentiment Personal Income & Spending Employment Cost Index

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

February 2021

Monday	Tuesday	Wednesday	Thursday	Friday
1 Construction Spending ISM Manufacturing Index Vehicle Sales	2 Ground Hog Day	3 ADP Employment ISM Non-Manufacturing Index MBA Mortgage Applications	4 Productivity Factory Orders Weekly Jobless Claims	5 Employment Report Consumer Credit Trade Balance
8	9 JOLTS NFIB Business Optimism	10 CPI Fed Budget MBA Mortgage Applications	11 Weekly Jobless Claims	12 Lincoln's Birthday
15 Presidents' Day Markets Closed	16 Fat Tuesday TIC	17 PPI, FOMC Minutes, Retail Sales , Industrial Production, Business Inventories, NAHB Index, MBA Mortgage Apps	18 Housing Starts & Permits Import-Export prices Weekly Jobless Claims	19 Existing Home Sales
22	23 S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	24 New Home Sales MBA Mortgage Applications	25 GDP Pending Home Sales Durable Goods Weekly Jobless Claims	26 Consumer Sentiment Personal Income & Spending

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



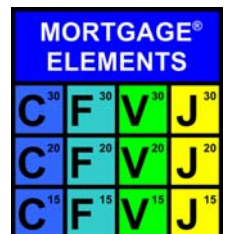
Economic CALENDAR

March
2021

Monday	Tuesday	Wednesday	Thursday	Friday
1 Construction Spending ISM Manufacturing Index Vehicle Sales	2	3 Beige Book ADP Employment ISM Non-Manufacturing Index MBA Mortgage Applications	4 Factory Orders Weekly Jobless Claims	5 Employment Report Consumer Credit Trade Balance
8	9 NFIB Business Optimism	10 CPI Fed Budget MBA Mortgage Applications	11 JOLTS Weekly Jobless Claims	1 PPI
15 TIC	16 FOMC Meeting, Retail Sales, NAHB Index, Import-Export Prices, Industrial Production, Business Inventories	17 St. Patrick's Day FOMC Meeting & Statement Housing Starts & Permits MBA Mortgage Applications	18 Weekly Jobless Claims	19
22 Existing Home Sales	23 New Home Sales	24 Durable Goods MBA Mortgage Applications	25 GDP Weekly Jobless Claims	26 Consumer Sentiment Personal Income & Spending
29	30 S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	31 Pending Home Sales ADP Employment MBA Mortgage Applications		

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

April
2021

Monday	Tuesday	Wednesday	Thursday	Friday
			1 April Fools' Day Construction Spending Vehicle Sales ISM Manufacturing index Weekly Jobless Claims	2 Employment Report Good Friday Bond Market Closes Early
5 ISM Non-Manufacturing Index Factory Orders	6 JOLTS	7 FOMC Minutes Consumer Credit Trade Balance MBA Mortgage Applications	8 Weekly Jobless Claims	9 PPI
12 Fed Budget	13 CPI NFIB Business Optimism	14 Beige Book Import-Export Prices MBA Mortgage Applications	15 Retail Sales , NAHB Index, Industrial Production, TIC, Business Inventories, Weekly Jobless Claims	16 Housing Starts & Permits
19	20	21 MBA Mortgage Applications	22 Existing Home Sales Weekly Jobless Claims	23 New Home Sales
26 Durable Goods	27 FOMC Meeting S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	28 FOMC Meeting & Statement MBA Mortgage Applications	29 GDP Pending Home Sales Weekly Jobless Claims	30 Consumer Sentiment Personal Income & Spending

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

May
2021

Monday	Tuesday	Wednesday	Thursday	Friday
3 Construction Spending Vehicle Sales ISM Manufacturing Index	4 Factory Orders Trade Balance	5 Cinco de Mayo ADP Employment ISM Non-Manufacturing Index MBA Mortgage Applications	6 Productivity Weekly Jobless Claims	7 Employment Report Consumer Credit
10	11 JOLTS NFIB Business Optimism	12 CPI Fed Budget MBA Mortgage Applications	13 PPI Weekly Jobless Claims	14 Retail Sales Import-Export Prices Industrial Production Business Inventories
17 NAHB Index TIC	18 Housing Starts & Permits	19 FOMC Minutes MBA Mortgage Applications	20 Weekly Jobless Claims	21 Existing Home Sales
24	25 New Home Sales S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	26 MBA Mortgage Applications	27 GDP Pending Home Sales Durable Goods Weekly Jobless Claims	28 Consumer Sentiment Personal Income & Spending
31 Memorial Day Markets Closed				

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

June
2021

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Construction Spending ISM Manufacturing Index Vehicle Sales	2 Beige Book MBA Mortgage Applications	3 ADP Employment ISM Non-Manufacturing Index Weekly Jobless Claims	4 Employment Report Factory Orders
7 Consumer Credit	8 JOLTS NFIB Business Optimism Trade Balance	9 MBA Mortgage Applications	10 CPI Fed Budget Weekly Jobless Claims	11
14 Flag Day	15 FOMC Meeting, PPI, Retail Sales, NAHB Index, Industrial Production, Business Inventories, TIC	16 FOMC Meeting & Statement Housing Starts & Permits Import-Export Prices MBA Mortgage Applications	17 Weekly Jobless Claims	18
21	22 Existing Home Sales	23 New Home Sales MBA Mortgage Applications	24 GDP Durable Goods Weekly Jobless Claims	25 Consumer Sentiment Personal Income & Spending
28	29 Consumer Confidence S&P Case-Shiller Home Prices FHFA Home Price Index	30 Pending Home Sales ADP Employment MBA Mortgage Applications		

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

July
2021

Monday	Tuesday	Wednesday	Thursday	Friday
			1 Construction Spending Vehicle Sales ISM Manufacturing Index Weekly Jobless Claims	2 Employment Report Factory Orders Trade Balance
5 Independence Day (Observed - Markets Closed)	6 ISM Non-Manufacturing Index	7 FOMC Minutes JOLTS MBA Mortgage Applications	8 Consumer Credit Weekly Jobless Claims	9
12	13 CPI NFIB Business Optimism Fed Budget	14 PPI Beige Book MBA Mortgage Applications	15 Import-Export Prices Industrial Production Weekly Jobless Claims	16 Retail Sales Business Inventories TIC
19 NAHB Index	20 Housing Starts & Permits	21 MBA Mortgage Applications	22 Existing Home Sales Weekly Jobless Claims	23
26 New Home Sales	27 FOMC Meeting , Consumer Confidence, Durable Goods, S&P Case-Shiller HPI, FHFA Home Price Index	28 FOMC Meeting & Statement MBA Mortgage Applications	29 GDP Pending Home Sales Weekly Jobless Claims	30 Consumer Sentiment Personal Income & Spending

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

August
2021

Monday	Tuesday	Wednesday	Thursday	Friday
2 Construction Spending ISM Manufacturing Index Vehicle Sales	3 Factory Orders	4 ADP Employment ISM Non-Manufacturing Index MBA Mortgage Applications	5 Trade Balance Weekly Jobless Claims	6 Employment Report Consumer Credit
9 JOLTS	10 Productivity NFIB Business Optimism	11 CPI Fed Budget MBA Mortgage Applications	12 PPI Weekly Jobless Claims	13 Import-Export Prices
16 TIC	17 Retail Sales NAHB Index Business Inventories Industrial Production	18 FOMC Minutes Housing Starts & Permits MBA Mortgage Applications	19 Weekly Jobless Claims	20
23 Existing Home Sales	24 New Home Sales	25 Durable Goods MBA Mortgage Applications	26 GDP Weekly Jobless Claims	27 Consumer Sentiment Personal Income & Spending
30 Pending Home Sales	31 S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence			

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



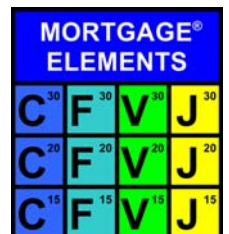
Economic CALENDAR

September
2021

Monday	Tuesday	Wednesday	Thursday	Friday
		1 ADP Employment, Vehicle Sales, Construction Spending ISM Manufacturing Index, MBA Mortgage Applications	2 Factory Orders Trade Balance Weekly Jobless Claims	3 Employment Report ISM Non-Manufacturing Index
6 Labor Day Markets Closed	7	8 JOLTS Beige Book Consumer Credit MBA Mortgage Applications	9 Weekly Jobless Claims	10 PPI
13 Fed Budget	14 CPI NFIB Business Optimism	15 Import-Export Prices Industrial Production MBA Mortgage Applications	16 Retail Sales Business Inventories TIC Weekly Jobless Claims	17
20 NAHB Index	21 FOMC Meeting Housing Starts & Permits	22 FOMC Meeting & Statement Existing Home Sales MBA Mortgage Applications	23 Weekly Jobless Claims	24 New Home Sales
27 Durable Goods	28 S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	29 Pending Home Sales MBA Mortgage Applications	30 GDP Weekly Jobless Claims	

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

October 2021

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Consumer Sentiment, ISM Manufacturing Personal Income & Spending Construction Spending
4 Factory Orders Vehicle Sales	5 ISM Non-Manufacturing Index Trade Balance	6 ADP Employment MBA Mortgage Applications	7 Consumer Credit Weekly Jobless Claims	8 Employment Report
11 Columbus Day Bond Markets Closed	12 JOLTS NFIB Business Optimism	13 CPI FOMC Minutes MBA Mortgage Applications	14 PPI Fed Budget Weekly Jobless Claims	15 Retail Sales Import-Export Prices Business Inventories
18 NAHB Index Industrial Production TIC	19 Housing Starts & Permits	20 Beige Book MBA Mortgage Applications	21 Existing Home Sales Weekly Jobless Claims	22
25	26 New Home Sales S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	27 Durable Goods MBA Mortgage Applications	28 GDP Pending Home Sales Weekly Jobless Claims	29 Consumer Sentiment Personal Income & Spending Employment Cost Index

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic CALENDAR

November
2021

Monday	Tuesday	Wednesday	Thursday	Friday
1 Construction Spending ISM Manufacturing Index Vehicle Sales	2 FOMC Meeting	3 FOMC Meeting & Statement ADP Employment, ISM Non- Manufacturing Index, Factory Orders, MBA Mortgage Apps	4 Productivity Trade Balance Weekly Jobless Claims	5 Employment Report Consumer Credit
8	9 PPI NFIB Business Optimism	10 CPI Fed Budget MBA Mortgage Applications	11 Veterans Day Bond Markets Closed	12 JOLTS
15	16 Retail Sales, NAHB Index, Industrial Production, TIC, Import-Export Prices, Business Inventories	17 Housing Starts & Permits MBA Mortgage Applications	18 Weekly Jobless Claims	19
22 Existing Home Sales	23	24 GDP, FOMC Minutes, New Home Sales, Durable Goods, Consumer Sentiment, Personal Income, MBA Mortgage Apps	25 Thanksgiving Markets Closed	26 Black Friday Markets Close Early
29 Pending Home Sales	30 S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence			

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



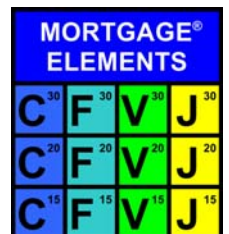
Economic CALENDAR

December
2021

Monday	Tuesday	Wednesday	Thursday	Friday
		1 ADP Employment, Beige Book, Construction Spending, ISM Manufacturing Index, Vehicle Sales, MBA Mortgage Apps	2 Weekly Jobless Claims	3 Employment Report ISM Non-Manufacturing Index Factory Orders
6	7 Pearl Harbor Day Consumer Credit Trade Balance	8 JOLTS MBA Mortgage Applications	9 Weekly Jobless Claims	10 CPI Fed Budget
13	14 FOMC Meeting PPI NFIB Business Optimism	15 FOMC Meeting & Statement Retail Sales , NAHB Index, Import-Export Prices, TIC, Business Inventories, MBA Apps	16 Housing Starts & Permits Industrial Production Weekly Jobless Claims	17
20	21	22 GDP Existing Home Sales MBA Mortgage Applications	23 New Home Sales , Durable Goods, Consumer Sentiment, Personal Income & Spending Weekly Jobless Claims	24 Christmas Eve Christmas Day Observed Markets Closed
27	28 S&P Case-Shiller Home Prices FHFA Home Price Index Consumer Confidence	29 Pending Home Sales MBA Mortgage Applications	30 Weekly Jobless Claims	31 New Year's Eve Bond Markets Close Early

Explore Over 300 Wholesale, Correspondent, and Warehouse Mortgage Lenders from One Website

www.MortgageElements.com



Economic Indicator Description / Definition

MORTGAGE® ELEMENTS

ADP Employment	A national jobs report that derives its statistics from the actual monthly payrolls of employers in the non-farm private sector.	
Beige Book	Prepared by the Federal Reserve, it is a survey of economic conditions in each of the Fed's regions.	
Business Inventories	This report includes inventory levels and statistics from various stages of the manufacturing process.	
Chicago PMI	The Chicago Purchasing Managers Index is prepared monthly by ISM (Institute of Supply Management) and indicates regional manufacturing activity. It comes out before other ISM surveys and is closely watched as a precursor to the other ISM Reports.	
CPI - Consumer Price Index	The CPI Measures the change in the cost of a basket of goods and services (about 200) in each month. This is one of the biggest and most closely watched indicators along with the PPI.	
Consumer Confidence	Measures how confident Consumers feel about their individual spending plans and the economy in general.	
Consumer Sentiment	Published twice monthly by the University of Michigan, this index is based on over 500 phone interviews with participants who are asked 50 questions.	
Construction Spending	A monthly estimate of the total dollar value of all construction work in the country.	
Consumer Credit	Released monthly by the Federal Reserve Board, it estimates the changes of outstanding credit to individuals for the purchase of consumer goods and services. It contains revolving and non revolving credit, like car loans but not mortgages or equity lines.	
Current Account	Measures the money flows and cash transfers into and out of the country. Consists of the Trade Balance (exports minus imports of goods and services) plus the net Capital Account (income from foreign investments - payments to foreign investors).	
Durable Goods Orders	This report measures how much spending is occurring on goods expected to last over three years, like appliances and cars.	
ECB Announcement	The European Central Bank's (ECB) first meeting of the month typically covers monetary policy. After the meeting, they make an announcement that discloses the issues discussed and decisions made.	
Empire State Survey	Prepared by the Federal Reserve Bank of New York, this survey summarizes general business conditions of manufacturers in New York state.	
Employment Report	Also called the Jobs Report , the Current Employment Situation Report covers general employment conditions which includes the Unemployment Rate , number of new jobs created, average hours worked per week, Labor Force Participation Rate , and Average Hourly Earnings . Like the CPI and PPI, this is a very closely watched and a major market mover.	
Employment Cost Index	This index measures the general cost of labor which includes wages, benefits, and bonuses.	
Existing Home Sales	Reports the number of existing homes that were CLOSED during the month both nationally and regionally.	
Factory Orders	Indicates the activity of the country's manufacturing sector and includes new orders, unfilled orders, shipments, and inventories.	
FOMC Meeting	The Federal Open Market Committee meets every 6 weeks to set monetary policy.	
FOMC Announcement	Issued by the Fed after the FOMC meetings summarizing topics discussed, economic outlook, and policy decisions.	

Economic Indicator Description / Definition

The information on this calendar is taken from sources believed to be credible, but Mortgage Elements does not guarantee or warrant its completeness or accuracy. The dates, times, and definitions of Economic information is controlled by the individual data provider and subject to change without notice. This calendar is for informational purposes only and is not financial, investment, or legal advice, or an advertisement to lend or solicit mortgage originations.

Gross Domestic Product	The GDP is an all encompassing measure of the economy that includes the Value of all goods and services produced in the entire country.
Housing Starts	This report includes housing starts, building permits, and housing completions with data obtained from surveys of homebuilders.
Import - Export Prices	The U.S. Import and Export Price Indexes measure average changes in prices of goods and services that are imported or exported.
Industrial Production	Measures volume of goods produced by all industrial firms including factories, mines, and utilities.
International Trade (Trade Balance)	Also called Trade Balance , it measures the trade deficit - value of exports minus the value of imports.
ISM Manufacturing Index	The Institute for Supply Management publishes this index by surveying over 400 purchasing managers from all over the country and compiling their opinions of manufacturing conditions. It is diversified and weighted by industry and geography.
ISM Non-Manufacturing	Same as the above index but for the service sector which encompasses a larger portion of real GDP.
JOLTS	Job Openings and Labor Turnover Survey includes employment, job openings, hires, quits, layoffs and discharges, and other separations.
Leading Indicators	Also called The Leading Economic Index , it is a leading economic indicator used to forecast future economic activity. Calculated by The Conference Board, it determines the index from the values of ten key variables.
New Home Sales	Report on the number of newly constructed homes sold in the previous month.
NFIB Small Business	Published by the National Federation of Independent Business , the Small Business Optimism Index is an indicator of the health of small businesses. It is calculated by surveying its members on their plans and activities.
Personal Income & Spending	Personal Income and Outlays report provides data on consumer behavior and total economic consumption.
Philly Fed Survey	Published by the Philadelphia Federal Reserve , this survey summarizes economic activity in its district.
PPI - Producer Price Index	Measures the change in the price of goods from producers and includes everything from raw materials to wholesale items sold to retailers. Since it is published before the CPI, this indicator is very closely watched as a precursor to the CPI.
Productivity	The report measures how much output is created by a unit of labor.
Retail Sales	Measures goods sold by retailers. This is fairly closely watched as it indicates general spending attitudes of Consumers.
S&P CoreLogic Case Shiller HPI	This Home Price Index (HPI) uses a three-month moving average to calculate its numbers giving it a two month lag.
TIC Flows	Treasury International Capital shows the flows of money across US borders for sales of ALL securities and financial instruments.
Weekly Jobless Claims	This report shows the number of Newly Unemployed Workers filing unemployment claims for the first time with their State Unemployment Bureaus. The data is seasonally adjusted and aggregated on a national basis.
Vehicle Sales	Reports the number of light vehicle sold including cars and light trucks.