

Economic CALENDAR

2017

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

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Economic CALENDAR

January 2017

Monday	Tuesday	Wednesday	Thursday	Friday
2 New Year's Day (Observed) All Markets Closed	3 Construction Spending ISM Manufacturing Index PMI Manufacturing Index	4 FOMC Minutes Vehicle Sales MBA Mortgage Applications ADP Employment Report	5 Chain Store Sales PMI Service Index ISM Non-Mfg index Weekly Jobless Claims	6 Employment Report Trade Balance Factory Orders
9 Labor Market Conditions Consumer Credit	10 JOLTS NFIB Small Biz Optimism Wholesale Inventories	11 MBA Mortgage Applications	12 Import-Export Prices Weekly Jobless Claims	13 PPI Retail sales Business Inventories Consumer Sentiment
16 Martin Luther King Jr Birthday All Markets Closed	17 Empire State Report	18 CPI , Industrial Production, Beige Book, TIC Flows, NAHB Housing Index, MBA Mortgage Applications	19 Housing Starts Leading Indicators Philly Fed Report Weekly Jobless Claims	20
23 Dallas Fed Survey	24 Existing Home Sales Richmond Fed Report	25 FHFA Home Prices MBA Mortgage Applications	26 New Home Sales Chicago Fed Report Kansas City Fed Report Weekly Jobless Claims	27 GDP Durable Goods Orders Consumer Sentiment
30 Pending Home Sales Personal Income & Spending	31 FOMC Meeting Begins S&P CoreLogic Home Prices Employment Cost Index Consumer Confidence			

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	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R ²⁵	O ²⁵	Ca ³⁻¹	Fa ³⁻¹	Va ³⁻¹	Ja ³⁻¹	Ra ³⁻¹	Oa ³⁻¹	3/1 ARM
20 Year Fixed	C ²⁰	F ²⁰	V ²⁰	J ²⁰	R ²⁰	O ²⁰	Ca ⁵⁻¹	Fa ⁵⁻¹	Va ⁵⁻¹	Ja ⁵⁻¹	Ra ⁵⁻¹	Oa ⁵⁻¹	5/1 ARM
15 Year Fixed	C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵	R ¹⁵	O ¹⁵	Ca ⁷⁻¹	Fa ⁷⁻¹	Va ⁷⁻¹	Ja ⁷⁻¹	Ra ⁷⁻¹	Oa ⁷⁻¹	7/1 ARM
10 Year Fixed	C ¹⁰	F ¹⁰	V ¹⁰	J ¹⁰	R ¹⁰	O ¹⁰	Ca ¹⁰⁻¹	Fa ¹⁰⁻¹	Va ¹⁰⁻¹	Ja ¹⁰⁻¹	Ra ¹⁰⁻¹	Oa ¹⁰⁻¹	10/1 ARM

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Economic CALENDAR

February 2017

Monday	Tuesday	Wednesday	Thursday	Friday
		1 FOMC Rate Decision, Vehicle Sales, PMI & ISM Mfg Index, Construction Spending, ADP Employment, Mortgage Apps	2 Productivity & Costs Chain Store Sales Weekly Jobless Claims	3 Employment Report Factory Orders PMI Service Index ISM Non-Manufacturing Index
6 Labor Market Conditions	7 JOLTS Consumer Credit NFIB Small Biz Optimism Trade Balance	8 MBA Mortgage Applications	9 Weekly Jobless Claims Wholesale Inventories	10 Import-Export Prices Consumer Sentiment
13	14 PPI	15 CPI, Retail Sales, TIC Flows, Industrial Production, NAHB Housing Index, Empire State Report, MBA Mortgage Apps	16 Housing Starts Philly Fed Report Leading Indicators Weekly Jobless Claims	17
20 President's Day Markets Closed	21	22 FOMC Minutes Existing Home Sales MBA Mortgage Applications	23 FHFA Home Prices Kansas City Fed Report Chicago Fed Report Weekly Jobless Claims	24 New Home Sales Consumer Sentiment
27 Pending Home Sales Durable Goods Orders Dallas Fed Report	28 GDP, Consumer Confidence, S&P CoreLogic Home Prices, Chicago PMI Richmond Fed Report			

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	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R ²⁵	O ²⁵	Ca ³⁻¹	Fa ³⁻¹	Va ³⁻¹	Ja ³⁻¹	Ra ³⁻¹	Oa ³⁻¹	3/1 ARM
20 Year Fixed	C ²⁰	F ²⁰	V ²⁰	J ²⁰	R ²⁰	O ²⁰	Ca ⁵⁻¹	Fa ⁵⁻¹	Va ⁵⁻¹	Ja ⁵⁻¹	Ra ⁵⁻¹	Oa ⁵⁻¹	5/1 ARM
15 Year Fixed	C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵	R ¹⁵	O ¹⁵	Ca ⁷⁻¹	Fa ⁷⁻¹	Va ⁷⁻¹	Ja ⁷⁻¹	Ra ⁷⁻¹	Oa ⁷⁻¹	7/1 ARM
10 Year Fixed	C ¹⁰	F ¹⁰	V ¹⁰	J ¹⁰	R ¹⁰	O ¹⁰	Ca ¹⁰⁻¹	Fa ¹⁰⁻¹	Va ¹⁰⁻¹	Ja ¹⁰⁻¹	Ra ¹⁰⁻¹	Oa ¹⁰⁻¹	10/1 ARM

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Economic CALENDAR

March
2017

Monday	Tuesday	Wednesday	Thursday	Friday
		1 Personal Income & Spending, Construction Spending, PMI & ISM Mfg Index, Vehicle Sales, Beige Book, Mtg Apps	2 Chain Store Sales Weekly Jobless Claims	3 PMI Service Index ISM Non-Manufacturing Index
6 Factory Orders	7 Consumer Credit NFIB Small Biz Optimism Trade Balance	8 ADP Employment Report Productivity & Costs Wholesale Inventories MBA Mortgage Applications	9 Import-Export Prices Weekly Jobless Claims	10 Employment Report
13 Labor Market Conditions	14 FOMC Meeting Begins PPI	15 FOMC Rate Decision, CPI, Retail Sales, TIC, Empire State Survey, Business Inventories, Mortgage Apps	16 Housing Starts, JOLTS Leading Indicators Philly Fed Report Weekly Jobless Claims	17 Quadruple Witching Industrial Production Consumer Sentiment
20 Chicago Fed Report	21 Current Account	22 Existing Home Sales FHFA Home Price Index MBA Mortgage Applications	23 New Home Sales Weekly Jobless Claims	24 Durable Goods Orders
27 Dallas Fed Report	28 S&P CoreLogic Home Prices Consumer Confidence Richmond Fed Report	29 Pending Home Sales MBA Mortgage Applications	30 GDP Weekly Jobless Claims Kansas City Fed Report	31 Personal Income & Spending Consumer Sentiment Chicago PMI

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Economic CALENDAR

April
2017

Monday	Tuesday	Wednesday	Thursday	Friday
3 Construction Spending PMI Manufacturing Index ISM Manufacturing Index	4 Vehicle Sales Factory Orders Trade Balance	5 FOMC Minutes, PMI Service Index, ISM Non-Mfg Index, ADP Employment Report, MBA Mortgage Apps	6 Chain Store Sales Weekly Jobless Claims	7 Employment Report Consumer Credit Wholesale Inventories
10 Labor Market Conditions	11 x JOLTS NFIB Small Biz Optimism	12 Import-Export Prices MBA Mortgage Applications	13 PPI Weekly Jobless Claims	14 - Good Friday CPI Retail Sales Consumer Sentiment Business Inventories
17 Empire State Report NAHB Housing Index TIC Flows	18 Housing Starts Industrial Production	19 Beige Book MBA Mortgage Applications	20 Leading Indicators Philly Fed Report Weekly Jobless Claims	21 Existing Home Sales
24 Dallas Fed Report Chicago Fed Report	25 New Home Sales, FHFA Home Prices, S&P CoreLogic HPI, Consumer Confidence, Richmond Fed Report	26 MBA Mortgage Applications	27 Pending Home Sales Durable Goods Orders Weekly Jobless Claims Kansas City Fed Report	28 GDP Employment Cost Index Consumer Sentiment Chicago PMI

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	F 30	V 30	J 30	R 30	O 30	Ca 1-1	Fa 1-1	Va 1-1	Ja 1-1	Ra 1-1	Oa 1-1	1/1 ARM
25 Year Fixed	C 25	F 25	V 25	J 25	R 25	O 25	Ca 3-1	Fa 3-1	Va 3-1	Ja 3-1	Ra 3-1	Oa 3-1	3/1 ARM
20 Year Fixed	C 20	F 20	V 20	J 20	R 20	O 20	Ca 5-1	Fa 5-1	Va 5-1	Ja 5-1	Ra 5-1	Oa 5-1	5/1 ARM
15 Year Fixed	C 15	F 15	V 15	J 15	R 15	O 15	Ca 7-1	Fa 7-1	Va 7-1	Ja 7-1	Ra 7-1	Oa 7-1	7/1 ARM
10 Year Fixed	C 10	F 10	V 10	J 10	R 10	O 10	Ca 10-1	Fa 10-1	Va 10-1	Ja 10-1	Ra 10-1	Oa 10-1	10/1 ARM

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Economic CALENDAR

May
2017

Monday	Tuesday	Wednesday	Thursday	Friday
1 Personal Income & Spending Construction Spending PMI Manufacturing Index ISM Manufacturing Index	2 FOMC Meeting Begins Vehicle Sales	3 FOMC Rate Decision , ADP Employment Report, PMI Service Index, ISM Non- Mfg Index, Mortgage Apps	4 Factory Orders, Productivity & Costs, Chain Store Sales Weekly Jobless Claims Trade Balance	5 Employment Report Consumer Credit
8 Labor Market Conditions	9 JOLTS NFIB Small Biz Optimism Wholesale Inventories	10 Import-Export Prices MBA Mortgage Applications	11 PPI Weekly Jobless Claims	12 CPI Retail Sales Consumer Sentiment Business Inventories
15 NAHB Housing Index Empire State Report TIC Flows	16 Housing Starts Industrial Production	17 MBA Mortgage Applications	18 Leading Indicators Philly Fed Report Weekly Jobless Claims	19
22 Chicago Fed Report	23 New Home Sales Richmond Fed Report	24 FOMC Minutes Existing Home Sales FHFA Home Prices MBA Mortgage Applications	25 Kansas City Fed Report Weekly Jobless Claims	26 GDP Durable Goods Orders Consumer Sentiment Corporate Profits
29 Memorial Day Markets Closed	30 S&P CoreLogic Home Prices Consumer Confidence Personal Income & Spending Dallas Fed Report	31 Pending Home Sales ADP Employment Report Beige Book, Chicago PMI MBA Mortgage Applications		

MORTGAGE® ELEMENTS			
C ³⁰	F ³⁰	V ³⁰	J ³⁰
C ²⁰	F ²⁰	V ²⁰	J ²⁰
C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵

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Economic CALENDAR

June
2017

Monday	Tuesday	Wednesday	Thursday	Friday
			1 Vehicle Sales, Productivity, PMI & ISM Manufacturing Index, Jobless Claims, Construction Spending, Chain Store Sales	2 Employment Report Trade Balance
5 Labor Market Conditions Factory Orders PMI Service Index ISM Non-Manufacturing Index	6 JOLTS	7 Consumer Credit MBA Mortgage Applications	8 Weekly Jobless Claims	9 Wholesale Inventories
12	13 FOMC Meeting Begins PPI NFIB Small Biz Optimism	14 FOMC Rate Decision CPI , Retail Sales Business Inventories MBA Mortgage Applications	15 Industrial Production, Leading Indicators, Import-Export Prices, Philly Fed Report, Empire State Report, TIC Flows, Weekly Jobless Claims, NAHB Housing Index	16 Housing Starts Consumer Sentiment Quadruple Witching
19	20 Current Account	21 Existing Home Sales MBA Mortgage Applications	22 FHFA Home Prices Weekly Jobless Claims	23 New Home Sales
26 Durable Goods Orders Chicago Fed Report Dallas Fed Report	27 S&P CoreLogic Home Prices Consumer Confidence Richmond Fed Report	28 Pending Home Sales MBA Mortgage Applications	29 GDP Corporate Profits Kansas City Fed Report Weekly Jobless Claims	30 Personal Income & Spending Consumer Sentiment Chicago PMI

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Economic CALENDAR

July
2017

Monday	Tuesday	Wednesday	Thursday	Friday
3 Construction Spending PMI Manufacturing Index ISM Manufacturing Index	4 Independence Day Markets Closed	5 FOMC Minutes Factory Orders, Vehicle Sales ADP Employment Report MBA Mortgage Applications	6 Chain Store Sales, PMI Service Index, ISM Non-Mfg Index, Trade Balance, Weekly Jobless Claims	7 Employment Report
10 Labor Market Conditions Consumer Credit	11 JOLTS NFIB Small Biz Optimism Wholesale Inventories	12 Beige Book MBA Mortgage Applications	13 PPI Weekly Jobless Claims	14 CPI , Retail Sales Industrial Production Consumer Sentiment Business Inventories
17 Empire State Report	18 Import-Export Prices NAHB Housing Index TIC Flows	19 Housing Starts MBA Mortgage Applications	20 Leading Indicators Philly Fed Report Weekly Jobless Claims	21
24 Existing Home Sales Dallas Fed Report	25 FOMC Meeting Begins FHFA Home Prices S&P CoreLogic Home Prices Consumer Confidence	26 FOMC Rate Decision New Home Sales MBA Mortgage Applications	27 Durable Goods Orders Chicago Fed Report Kansas City Fed Report Weekly Jobless Claims	28 GDP Employment Cost Index Consumer Sentiment
31 Pending Home Sales Chicago PMI				

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	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R ²⁵	O ²⁵	Ca ³⁻¹	Fa ³⁻¹	Va ³⁻¹	Ja ³⁻¹	Ra ³⁻¹	Oa ³⁻¹	3/1 ARM
20 Year Fixed	C ²⁰	F ²⁰	V ²⁰	J ²⁰	R ²⁰	O ²⁰	Ca ⁵⁻¹	Fa ⁵⁻¹	Va ⁵⁻¹	Ja ⁵⁻¹	Ra ⁵⁻¹	Oa ⁵⁻¹	5/1 ARM
15 Year Fixed	C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵	R ¹⁵	O ¹⁵	Ca ⁷⁻¹	Fa ⁷⁻¹	Va ⁷⁻¹	Ja ⁷⁻¹	Ra ⁷⁻¹	Oa ⁷⁻¹	7/1 ARM
10 Year Fixed	C ¹⁰	F ¹⁰	V ¹⁰	J ¹⁰	R ¹⁰	O ¹⁰	Ca ¹⁰⁻¹	Fa ¹⁰⁻¹	Va ¹⁰⁻¹	Ja ¹⁰⁻¹	Ra ¹⁰⁻¹	Oa ¹⁰⁻¹	10/1 ARM

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Economic CALENDAR

August 2017

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Vehicle Sales Construction Spending Personal Income & Spending ISM & PMI Mfg Index	2 ADP Employment Report MBA Mortgage Applications	3 Chain Store Sales, Factory Orders, PMI Service Index, ISM Non-Manufacturing Index, Weekly Jobless Claims	4 Employment Report Trade Balance
7 Labor Market Conditions Consumer Credit	8 JOLTS NFIB Small Biz Optimism	9 Productivity & Costs Wholesale Inventories MBA Mortgage Applications	10 PPI Weekly Jobless Claims	11 CPI
14	15 Retail Sales, Import-Export Prices, TIC Flows, Business Inventories, NAHB Housing Index, Empire State Report	16 FOMC Minutes Housing Starts MBA Mortgage Applications	17 Industrial Production Leading Indicators Philly Fed Report Weekly Jobless Claims	18 Consumer Sentiment
21 Chicago Fed Report	22 FHFA Home Prices Richmond Fed Report	23 New Home Sales MBA Mortgage Applications	24 Existing Home Sales Kansas City Fed Report Weekly Jobless Claims	25 Durable Goods Orders
28 Dallas Fed Report	29 Consumer Confidence S&P CoreLogic Home Prices	30 GDP ADP Employment Report MBA Mortgage Applications Corporate Profits	31 Pending Home Sales Personal Income & Spending, Chain Store Sales, Chicago PMI, Weekly Jobless Claims	

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MORTGAGE® ELEMENTS			
C ³⁰	F ³⁰	V ³⁰	J ³⁰
C ²⁰	F ²⁰	V ²⁰	J ²⁰
C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵

Economic CALENDAR

September
2017

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Employment Report Vehicle Sales, Construction Spending, ISM & PMI Mfg Index, Consumer Sentiment
4 Labor Day Markets Closed	5 Factory Orders Labor Market Conditions	6 Beige Book, Trade Balance PMI Service Index ISM Non-Manufacturing Index MBA Mortgage Applications	7 Productivity & Costs Weekly Jobless Claims	8 Consumer Credit Wholesale Inventories
11	12 JOLTS NFIB Small Biz Optimism	13 PPI MBA Mortgage Applications	14 CPI Weekly Jobless Claims	15 Quadruple Witching Retail Sales, Business Inventories, Industrial Production, Empire State Report, Consumer Sentiment
18 NAHB Housing Index TIC Flows	19 FOMC Meeting Begins Housing Starts Import-Export Prices Current Account	20 FOMC Rate Decision Existing Home Sales MBA Mortgage Applications	21 Leading Indicators FHFA Home Prices Philly Fed Report Weekly Jobless Claims	22
25 Dallas Fed report Chicago Fed Report	26 New Home Sales S&P Corelogic HPI Consumer Confidence	27 Pending Home Sales Durable Goods Orders MBA Mortgage Applications	28 GDP Corporate Profits Kansas City Fed Report Weekly Jobless Claims	29 Personal Income & Spending Chicago PMI Consumer Sentiment

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Economic CALENDAR

October
2017

Monday	Tuesday	Wednesday	Thursday	Friday
2 Construction Spending ISM Manufacturing Index PMI Manufacturing Index	3 Vehicle Sales	4 ADP Employment Report ISM Non-Manufacturing Index PMI Service Index MBA Mortgage Applications	5 Factory Orders Chain Store Sales Trade Balance Weekly Jobless Claims	6 Employment Report Consumer Credit Wholesale Inventories
9 Columbus Day Banks Closed & Markets Open Labor Market Conditions	10 NFIB Small Biz Optimism	11 FOMC Minutes JOLTS MBA Mortgage Applications	12 PPI Weekly Jobless Claims	13 CPI Retail Sales Business Inventories Consumer Sentiment
16 Empire State Report	17 Industrial Production Import-Export Prices NAHB Housing Index TIC Flows	18 Housing Starts Beige Book MBA Mortgage Applications	19 Leading Indicators Philly Fed Report Weekly Jobless Claims	20 Existing Home Sales
23 Chicago Fed Report	24 Richmond Fed Report	25 New Home Sales Durable Goods Orders FHFA Home Prices MBA Mortgage Applications	26 Pending Home Sales Weekly Jobless Claims	27 GDP Consumer Sentiment
30 Personal Income & Spending Dallas Fed Report	31 FOMC Meeting Begins S&P CoreLogic Home Prices Employment Costs, Chicago PMI, Consumer Confidence			

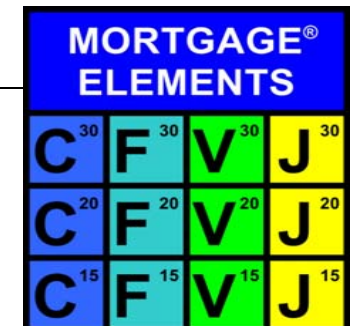
Mortgage Elements													
	Fixed Programs					Adjustable Programs							
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo		Refi Plus	Open Access
30 Year Fixed	C ³⁰	F ³⁰	V ³⁰	J ³⁰	R ³⁰	O ³⁰	Ca ¹⁻¹	Fa ¹⁻¹	Va ¹⁻¹	Ja ¹⁻¹	Ra ¹⁻¹	Oa ¹⁻¹	1/1 ARM
25 Year Fixed	C ²⁵	F ²⁵	V ²⁵	J ²⁵	R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

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Economic CALENDAR

November
2017

Monday	Tuesday	Wednesday	Thursday	Friday
		1 FOMC Rate Decision, ADP Employment Report, PMI & ISM Manufacturing Index, Vehicle Sales, Construction Spending, MBA Mortgage Applications	2 Chain Store Sales Productivity & Costs Weekly Jobless Claims	3 Employment Report Factory Orders, Trade Balance, PMI Service Index, ISM Non-Manufacturing Index
6	7 JOLTS NFIB Small Biz Optimism Consumer Credit	8 MBA Mortgage Applications	9 Wholesale Inventories Weekly Jobless Claims	10 Veterans Day (Observed) Consumer Sentiment
13	14 PPI	15 CPI, Retail Sales, TIC Flows, Business Inventories, Empire State Report, MBA Mortgage Applications	16 Industrial Production, Leading Indicators, NAHB Housing Index, Import-Export Prices, Weekly Jobless Claims	17 Housing Starts
20	21 Existing Home Sales Philly Fed Report Chicago Fed Report	22 FOMC Minutes Durable Goods Orders Consumer Sentiment MBA Mortgage Applications	23 Thanksgiving Markets Closed	24
27 New Home Sales Dallas Fed Report	28 FHFA Home Prices S&P CoreLogic Home Prices Consumer Confidence Richmond Fed Report	29 GDP Pending Home Sales Beige Book, Corporate Profits MBA Mortgage Applications	30 Personal Income & Spending Chicago PMI Weekly Jobless Claims	



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Economic CALENDAR

December
2017

Monday	Tuesday	Wednesday	Thursday	Friday
				1 Vehicle Sales Construction Spending PMI Manufacturing Index ISM Manufacturing Index
4 Factory Orders	5 ISM Non-Manufacturing Index PMI Service Index Trade Balance	6 ADP Employment Report Productivity & Costs MBA Mortgage Applications	7 Consumer Credit Weekly Jobless Claims	8 Employment Report Wholesale Inventories Consumer Sentiment
11 JOLTS Labor Market Conditions	12 FOMC Meeting Begins PPI NFIB Small Biz Optimism	13 FOMC Rate Decision CPI MBA Mortgage Applications	14 Retail Sales Import-Export Prices Business Inventories Weekly Jobless Claims	15 Industrial Production Quadruple Witching TIC Flows Empire State Report
18 NAHB Housing Index	19 Housing Starts Current Account	20 Existing Home Sales MBA Mortgage Applications	21 GDP , Leading Indicators, FHFA Home Prices, Philly, Kansas City & Chicago Fed Reports, Weekly Jobless Claims, Corp Profits	22 New Home Sales Durable Goods Orders Personal Income & Spending Consumer Sentiment
25 Christmas Day Markets Closed	26 S&P CoreLogic Home Prices Consumer Confidence Richmond Fed Report Dallas Fed Report	27 Pending Home Sales MBA Mortgage Applications	28 Weekly Jobless Claims	29 Chicago PMI

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Economic Indicator Description / Definition

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 Statement	Issued by the Fed after the FOMC meetings summarizing topics discussed, economic outlook, and policy decisions.



Economic Indicator Description / Definition

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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	Also called the 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.