

## 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	<b>C</b> <sup>30</sup> Conforming Fixed	<b>F</b> <sup>30</sup> FHA Fixed	<b>V</b> <sup>30</sup> VA Fixed	<b>J</b> <sup>30</sup> Jumbo Fixed	<b>R</b> <sup>30</sup> Refi Plus Fixed	<b>O</b> <sup>30</sup> Open Access Fixed	<b>Ca</b> <sup>1-1</sup> Conforming ARM	<b>Fa</b> <sup>1-1</sup> FHA ARM	<b>Va</b> <sup>1-1</sup> VA ARM	<b>Ja</b> <sup>1-1</sup> Jumbo ARM	<b>Ra</b> <sup>1-1</sup> Refi Plus ARM	<b>Oa</b> <sup>1-1</sup> Open Access ARM	1/1 ARM
25 Year Fixed	<b>C</b> <sup>25</sup> Conforming Fixed	<b>F</b> <sup>25</sup> FHA Fixed	<b>V</b> <sup>25</sup> VA Fixed	<b>J</b> <sup>25</sup> Jumbo Fixed	<b>R</b> <sup>25</sup> Refi Plus Fixed	<b>O</b> <sup>25</sup> Open Access Fixed	<b>Ca</b> <sup>3-1</sup> Conforming ARM	<b>Fa</b> <sup>3-1</sup> FHA ARM	<b>Va</b> <sup>3-1</sup> VA ARM	<b>Ja</b> <sup>3-1</sup> Jumbo ARM	<b>Ra</b> <sup>3-1</sup> Refi Plus ARM	<b>Oa</b> <sup>3-1</sup> Open Access ARM	3/1 ARM
20 Year Fixed	<b>C</b> <sup>20</sup> Conforming Fixed	<b>F</b> <sup>20</sup> FHA Fixed	<b>V</b> <sup>20</sup> VA Fixed	<b>J</b> <sup>20</sup> Jumbo Fixed	<b>R</b> <sup>20</sup> Refi Plus Fixed	<b>O</b> <sup>20</sup> Open Access Fixed	<b>Ca</b> <sup>5-1</sup> Conforming ARM	<b>Fa</b> <sup>5-1</sup> FHA ARM	<b>Va</b> <sup>5-1</sup> VA ARM	<b>Ja</b> <sup>5-1</sup> Jumbo ARM	<b>Ra</b> <sup>5-1</sup> Refi Plus ARM	<b>Oa</b> <sup>5-1</sup> Open Access ARM	5/1 ARM
15 Year Fixed	<b>C</b> <sup>15</sup> Conforming Fixed	<b>F</b> <sup>15</sup> FHA Fixed	<b>V</b> <sup>15</sup> VA Fixed	<b>J</b> <sup>15</sup> Jumbo Fixed	<b>R</b> <sup>15</sup> Refi Plus Fixed	<b>O</b> <sup>15</sup> Open Access Fixed	<b>Ca</b> <sup>7-1</sup> Conforming ARM	<b>Fa</b> <sup>7-1</sup> FHA ARM	<b>Va</b> <sup>7-1</sup> VA ARM	<b>Ja</b> <sup>7-1</sup> Jumbo ARM	<b>Ra</b> <sup>7-1</sup> Refi Plus ARM	<b>Oa</b> <sup>7-1</sup> Open Access ARM	7/1 ARM
10 Year Fixed	<b>C</b> <sup>10</sup> Conforming Fixed	<b>F</b> <sup>10</sup> FHA Fixed	<b>V</b> <sup>10</sup> VA Fixed	<b>J</b> <sup>10</sup> Jumbo Fixed	<b>R</b> <sup>10</sup> Refi Plus Fixed	<b>O</b> <sup>10</sup> Open Access Fixed	<b>Ca</b> <sup>10-1</sup> Conforming ARM	<b>Fa</b> <sup>10-1</sup> FHA ARM	<b>Va</b> <sup>10-1</sup> VA ARM	<b>Ja</b> <sup>10-1</sup> Jumbo ARM	<b>Ra</b> <sup>10-1</sup> Refi Plus ARM	<b>Oa</b> <sup>10-1</sup> Open Access ARM	10/1 ARM

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# Economic CALENDAR

## January 2018

Monday	Tuesday	Wednesday	Thursday	Friday
<b>1</b> New Year's Day Stock & Bond Markets Closed	<b>2</b>	<b>3</b> FOMC Minutes, Vehicle Sales, Construction Spending ISM Manufacturing Index MBA Mortgage Applications	<b>4</b> ADP Employment Report Weekly Jobless Claims	<b>5</b> Employment Report Trade Balance Factory Orders ISM Non-Manufacturing Index
<b>8</b> Consumer Credit	<b>9</b> JOLTS NFIB Small Biz Optimism	<b>10</b> Import - Export Prices MBA Mortgage Applications Wholesale Inventories	<b>11</b> PPI Weekly Jobless Claims	<b>12</b> CPI Retail Sales Business Inventories
<b>15</b> Martin Luther King Jr Birthday Stock & Bond Markets Closed	<b>16</b> Empire State Report	<b>17</b> Industrial Production NAHB Housing Index Beige Book, TIC Flows MBA Mortgage Applications	<b>18</b> Housing Starts Philly Fed Report Weekly Jobless Claims	<b>19</b> Consumer Sentiment
<b>22</b>	<b>23</b>	<b>24</b> Existing Home Sales FHFA Home Prices MBA Mortgage Applications	<b>25</b> New Home Sales Leading Indicators Weekly Jobless Claims	<b>26</b> GDP Durable Goods Orders
<b>29</b> Personal Income & Spending	<b>30</b> FOMC Meeting Consumer Confidence S&P-Case Shiller HPI	<b>31</b> FOMC Meeting & Announcements Pending Home Sales, Employment Cost Index, ADP Employment Report MBA Mortgage Applications, 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
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
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
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
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

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# Economic CALENDAR

February  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> Vehicle Sales Construction Spending ISM Manufacturing Index Weekly Jobless Claims	<b>2</b> <b>Employment Report</b> Factory Orders Consumer Sentiment
<b>5</b> ISM Non-Manufacturing Index	<b>6</b> JOLTS Trade Balance	<b>7</b> Consumer Credit MBA Mortgage Applications	<b>8</b> Weekly Jobless Claims	<b>9</b> Wholesale Inventories
<b>12</b>	<b>13</b> NFIB Small Biz Optimism	<b>14</b> <b>CPI</b> Retail Sales Business Inventories MBA Mortgage Applications	<b>15</b> <b>PPI</b> , Industrial Production, NAHB Housing Index, Philly Fed & Empire State, Reports, TIC Flows, Weekly Jobless Claims	<b>16</b> <b>Housing Starts</b> Consumer Sentiment Import - Export Prices
<b>19</b> <b>Presidents Day</b> Stock & Bond Markets Closed	<b>20</b>	<b>21</b> <b>Existing Home Sales</b> FOMC Minutes MBA Mortgage Applications	<b>22</b> Leading Indicators Weekly Jobless Claims	<b>23</b>
<b>26</b> <b>New Home Sales</b>	<b>27</b> FHFA Home Prices S&P-Case Shiller HPI Consumer Confidence Durable Goods Orders	<b>28</b> <b>Pending Home Sales</b> <b>GDP</b> Chicago PMI MBA Mortgage Apps		

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

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# Economic CALENDAR

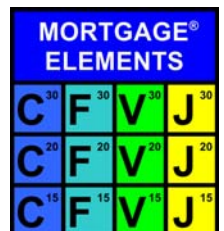
March  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> Vehicle Sales Personal Income & Spending Construction Spending ISM Manufacturing Index Weekly Jobless Claims	<b>2</b> Consumer Sentiment
<b>5</b> ISM Non-Manufacturing Index	<b>6</b> Factory Orders	<b>7</b> ADP Employment Report Beige Book, Trade Balance Consumer Credit MBA Mortgage Applications	<b>8</b> Weekly Jobless Claims	<b>9</b> <b>Employment Report</b> Wholesale Inventories
<b>12</b>	<b>13</b> <b>CPI</b> NFIB Small Biz Optimism	<b>14</b> <b>PPI</b> Retail Sales Business Inventories MBA Mortgage Applications	<b>15</b> NAHB Housing Index Philly Fed & Empire State Reports Import - Export Prices TIC Flows Weekly Jobless Claims	<b>16</b> <b>Housing Starts</b> JOLTS Industrial Production Consumer Sentiment
<b>19</b>	<b>20</b> <b>FOMC Meeting</b>	<b>21</b> <b>FOMC Meeting &amp; Announcements</b> <b>Existing Home Sales</b> MBA Mortgage Applications	<b>22</b> FHFA Home Prices Leading Indicators Weekly Jobless Claims	<b>23</b> <b>New Home Sales</b> Durable Goods Orders
<b>26</b>	<b>27</b> S&P-Case Shiller HPI Consumer Confidence	<b>28</b> <b>GDP</b> <b>Pending Home Sales</b> MBA Mortgage Applications	<b>29</b> Consumer Sentiment Personal Income & Spending Chicago PMI Bond Markets Close Early	<b>30</b> <b>Good Friday</b> Stock & Bond Markets Closed

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# Economic CALENDAR

April  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> Construction Spending ISM Manufacturing Index	<b>3</b> Vehicle Sales	<b>4</b> ADP Employment Report Factory Orders ISM Non-Manufacturing Index MBA Mortgage Applications	<b>5</b> Trade Balance Weekly Jobless Claims	<b>6</b> <b>Employment Report</b> Consumer Credit
<b>9</b>	<b>10</b> <b>PPI</b> NFIB Small Biz Optimism Wholesale Inventories	<b>11</b> <b>CPI</b> FOMC Minutes MBA Mortgage Applications	<b>12</b> Import - Export Prices Weekly Jobless Claims	<b>13</b> JOLTS Consumer Sentiment
<b>16</b> Retail Sales, TIC Flows NAHB Housing Index Empire State Report Business Inventories	<b>17</b> <b>Housing Starts</b> Industrial Production	<b>18</b> Beige Book MBA Mortgage Applications	<b>19</b> Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>20</b>
<b>23</b> <b>Existing Home Sales</b>	<b>24</b> <b>New Home Sales</b> FHFA Home Prices S&P-Case Shiller HPI Consumer Confidence	<b>25</b> MBA Mortgage Applications	<b>26</b> Durable Goods Orders Weekly Jobless Claims	<b>27</b> <b>GDP</b> Consumer Sentiment Employment Cost Index
<b>30</b> <b>Pending Home Sales</b> Personal Income & Spending 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 <sup>30</sup>	F <sup>30</sup>	V <sup>30</sup>	J <sup>30</sup>	R <sup>30</sup>	O <sup>30</sup>	Ca <sup>1-1</sup>	Fa <sup>1-1</sup>	Va <sup>1-1</sup>	Ja <sup>1-1</sup>	Ra <sup>1-1</sup>	Oa <sup>1-1</sup>	1/1 ARM
25 Year Fixed	C <sup>25</sup>	F <sup>25</sup>	V <sup>25</sup>	J <sup>25</sup>	R <sup>25</sup>	O <sup>25</sup>	Ca <sup>3-1</sup>	Fa <sup>3-1</sup>	Va <sup>3-1</sup>	Ja <sup>3-1</sup>	Ra <sup>3-1</sup>	Oa <sup>3-1</sup>	3/1 ARM
20 Year Fixed	C <sup>20</sup>	F <sup>20</sup>	V <sup>20</sup>	J <sup>20</sup>	R <sup>20</sup>	O <sup>20</sup>	Ca <sup>5-1</sup>	Fa <sup>5-1</sup>	Va <sup>5-1</sup>	Ja <sup>5-1</sup>	Ra <sup>5-1</sup>	Oa <sup>5-1</sup>	5/1 ARM
15 Year Fixed	C <sup>15</sup>	F <sup>15</sup>	V <sup>15</sup>	J <sup>15</sup>	R <sup>15</sup>	O <sup>15</sup>	Ca <sup>7-1</sup>	Fa <sup>7-1</sup>	Va <sup>7-1</sup>	Ja <sup>7-1</sup>	Ra <sup>7-1</sup>	Oa <sup>7-1</sup>	7/1 ARM
10 Year Fixed	C <sup>10</sup>	F <sup>10</sup>	V <sup>10</sup>	J <sup>10</sup>	R <sup>10</sup>	O <sup>10</sup>	Ca <sup>10-1</sup>	Fa <sup>10-1</sup>	Va <sup>10-1</sup>	Ja <sup>10-1</sup>	Ra <sup>10-1</sup>	Oa <sup>10-1</sup>	10/1 ARM

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# Economic CALENDAR

May  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
	<b>1</b> FOMC Meeting Vehicle Sales Construction Spending ISM Manufacturing Index	<b>2</b> FOMC Meeting & Announcements ADP Employment Report MBA Mortgage Applications	<b>3</b> Trade Balance Factory Orders ISM Non-Manufacturing Index Weekly Jobless Claims	<b>4</b> Employment Report
<b>7</b> Consumer Credit	<b>8</b> JOLTS NFIB Small Biz Optimism	<b>9</b> PPI Wholesale Inventories MBA Mortgage Applications	<b>10</b> CPI Weekly Jobless Claims	<b>11</b> Import - Export Prices Consumer Sentiment
<b>14</b>	<b>15</b> Retail Sales, TIC Flows NAHB Housing Index Business Inventories Empire State Report	<b>16</b> Housing Starts Industrial Production MBA Mortgage Applications	<b>17</b> Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>18</b>
<b>21</b>	<b>22</b>	<b>23</b> New Home Sales FOMC Minutes MBA Mortgage Applications	<b>24</b> Existing Home Sales FHFA Home Prices Weekly Jobless Claims	<b>25</b> Durable Goods Orders Consumer Sentiment Bond Markets Close Early
<b>28</b> Memorial Day Stock & Bond Markets Closed	<b>29</b> Consumer Confidence S&P-Case Shiller HPI	<b>30</b> GDP Beige Book ADP Employment Report MBA Mortgage Applications	<b>31</b> Pending Home Sales Personal Income & Spending Chicago PMI Weekly Jobless Claims	

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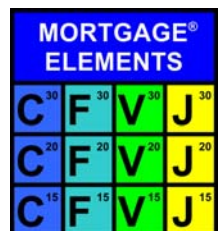
# Economic CALENDAR

June  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
				<b>1</b> Employment Report Vehicle Sales Construction Spending ISM Manufacturing Index
<b>4</b> Factory Orders	<b>5</b> JOLTS ISM Non-Manufacturing Index	<b>6</b> Trade Balance MBA Mortgage Applications	<b>7</b> Consumer Credit Weekly Jobless Claims	<b>8</b> Wholesale Inventories
<b>11</b>	<b>12</b> FOMC Meeting CPI NFIB Small Biz Optimism	<b>13</b> FOMC Meeting FOMC Announcements PPI MBA Mortgage Applications	<b>14</b> Retail Sales Import - Export Prices Business Inventories Weekly Jobless Claims	<b>15</b> Industrial Production Consumer Sentiment TIC Flows Empire State Report
<b>18</b> NAHB Housing Index	<b>19</b> Housing Starts	<b>20</b> Existing Home Sales MBA Mortgage Applications	<b>21</b> FHFA Home Prices Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>22</b>
<b>25</b> New Home Sales	<b>26</b> S&P-Case Shiller HPI Consumer Confidence	<b>27</b> Pending Home Sales Durable Goods Orders MBA Mortgage Applications	<b>28</b> GDP Weekly Jobless Claims	<b>29</b> Personal Income & Spending Consumer Sentiment Chicago PMI

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# Economic CALENDAR

July  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> Construction Spending ISM Manufacturing Index	<b>3</b> Stock & Bond Markets Close Early FOMC Minutes, Vehicle Sales, Factory Orders	<b>4</b> <b>Independence Day</b> Stock & Bond Markets Closed	<b>5</b> ADP Employment Report ISM Non-Manufacturing Index Weekly Jobless Claims	<b>6</b> <b>Employment Report</b> Trade Balance
<b>9</b> Consumer Credit	<b>10</b> JOLTS NFIB Small Biz Optimism	<b>11</b> <b>PPI</b> Wholesale Inventories MBA Mortgage Applications	<b>12</b> <b>CPI</b> Weekly Jobless Claims	<b>13</b> Import - Export Prices Consumer Sentiment
<b>16</b> Retail Sales Empire State Report Business Inventories	<b>17</b> NAHB Housing Index Industrial Production TIC Flows	<b>18</b> Housing Starts Beige Book MBA Mortgage Applications	<b>19</b> Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>20</b>
<b>23</b> <b>Existing Home Sales</b>	<b>24</b> FHFA Home Prices	<b>25</b> <b>New Home Sales</b> MBA Mortgage Applications	<b>26</b> Durable Goods Orders Weekly Jobless Claims	<b>27</b> <b>GDP</b> Consumer Sentiment
<b>30</b> <b>Pending Home Sales</b>	<b>31</b> <b>FOMC Meeting</b> , Consumer Confidence, S&P-Case Shiller HPI, Personal Income & Spending, Employment Cost Index, Chicago PMI			

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

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# Economic CALENDAR

## August 2018

Monday	Tuesday	Wednesday	Thursday	Friday
		<b>1</b> FOMC Meeting & Announcements, ADP Employment Report, Vehicle Sales, Construction Spending, ISM Manufacturing Index, MBA Mortgage Applications	<b>2</b> Factory Orders Weekly Jobless Claims	<b>3</b> Employment Report ISM Non-Manufacturing Index Trade Balance
<b>6</b>	<b>7</b> JOLTS Consumer Credit	<b>8</b> MBA Mortgage Applications	<b>9</b> PPI Wholesale Inventories Weekly Jobless Claims	<b>10</b> CPI
<b>13</b>	<b>14</b> NFIB Small Biz Optimism Import - Export Prices	<b>15</b> Retail Sales, Industrial Production, NAHB Housing Index, TIC Flows, Business Inventories, Empire State Report, MBA Mortgage Applications	<b>16</b> Housing Starts Philly Fed Report Weekly Jobless Claims	<b>17</b> Leading Indicators Consumer Sentiment
<b>20</b>	<b>21</b>	<b>22</b> Existing Home Sales FOMC Minutes MBA Mortgage Applications	<b>23</b> New Home Sales FHFA Home Prices Weekly Jobless Claims	<b>24</b> Durable Goods Orders
<b>27</b>	<b>28</b> S&P-Case Shiller HPI Consumer Confidence	<b>29</b> GDP Pending Home Sales MBA Mortgage Applications	<b>30</b> Personal Income & Spending Weekly Jobless Claims	<b>31</b> Consumer Sentiment Chicago PMI

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# Economic CALENDAR

September  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
<b>3</b> <b>Labor Day</b> Stock & Bond Markets Closed	<b>4</b> Construction Spending Vehicle Sales ISM Manufacturing Index	<b>5</b> Trade Balance MBA Mortgage Applications	<b>6</b> ADP Employment Report Factory Orders ISM Non-Manufacturing Index Weekly Jobless Claims	<b>7</b> <b>Employment Report</b>
<b>10</b> Consumer Credit	<b>11</b> JOLTS NFIB Small Biz Optimism Wholesale Inventories	<b>12</b> <b>PPI</b> Beige Book MBA Mortgage Applications	<b>13</b> <b>CPI</b> Weekly Jobless Claims	<b>14</b> Retail Sales Industrial Production Import - Export Prices Business Inventories Consumer Sentiment
<b>17</b> Empire State Report	<b>18</b> NAHB Housing Index TIC Flows	<b>19</b> <b>Housing Starts</b> MBA Mortgage Applications	<b>20</b> <b>Existing Home Sales</b> Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>21</b>
<b>24</b>	<b>25</b> <b>FOMC Meeting</b> FHFA Home Prices S&P-Case Shiller HPI Consumer Confidence	<b>26</b> <b>FOMC Meeting</b> <b>FOMC Announcements</b> <b>New Home Sales</b> MBA Mortgage Applications	<b>27</b> <b>GDP</b> <b>Pending Home Sales</b> Durable Goods Orders Weekly Jobless Claims	<b>28</b> Personal Income & Spending 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 <sup>30</sup>	F <sup>30</sup>	V <sup>30</sup>	J <sup>30</sup>	R <sup>30</sup>	O <sup>30</sup>	Ca <sup>1-1</sup>	Fa <sup>1-1</sup>	Va <sup>1-1</sup>	Ja <sup>1-1</sup>	Ra <sup>1-1</sup>	Oa <sup>1-1</sup>	1/1 ARM
25 Year Fixed	C <sup>25</sup>	F <sup>25</sup>	V <sup>25</sup>	J <sup>25</sup>	R <sup>25</sup>	O <sup>25</sup>	Ca <sup>3-1</sup>	Fa <sup>3-1</sup>	Va <sup>3-1</sup>	Ja <sup>3-1</sup>	Ra <sup>3-1</sup>	Oa <sup>3-1</sup>	3/1 ARM
20 Year Fixed	C <sup>20</sup>	F <sup>20</sup>	V <sup>20</sup>	J <sup>20</sup>	R <sup>20</sup>	O <sup>20</sup>	Ca <sup>5-1</sup>	Fa <sup>5-1</sup>	Va <sup>5-1</sup>	Ja <sup>5-1</sup>	Ra <sup>5-1</sup>	Oa <sup>5-1</sup>	5/1 ARM
15 Year Fixed	C <sup>15</sup>	F <sup>15</sup>	V <sup>15</sup>	J <sup>15</sup>	R <sup>15</sup>	O <sup>15</sup>	Ca <sup>7-1</sup>	Fa <sup>7-1</sup>	Va <sup>7-1</sup>	Ja <sup>7-1</sup>	Ra <sup>7-1</sup>	Oa <sup>7-1</sup>	7/1 ARM
10 Year Fixed	C <sup>10</sup>	F <sup>10</sup>	V <sup>10</sup>	J <sup>10</sup>	R <sup>10</sup>	O <sup>10</sup>	Ca <sup>10-1</sup>	Fa <sup>10-1</sup>	Va <sup>10-1</sup>	Ja <sup>10-1</sup>	Ra <sup>10-1</sup>	Oa <sup>10-1</sup>	10/1 ARM

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# Economic CALENDAR

## October 2018

Monday	Tuesday	Wednesday	Thursday	Friday
<b>1</b> Construction Spending ISM Manufacturing Index	<b>2</b> Vehicle Sales	<b>3</b> ADP Employment Report ISM Non-Manufacturing Index MBA Mortgage Applications	<b>4</b> Factory Orders Weekly Jobless Claims	<b>5</b> <b>Employment Report</b> Consumer Credit Trade Balance
<b>8</b> <b>Columbus Day</b> Bond Markets Closed	<b>9</b> NFIB Small Biz Optimism	<b>10</b> <b>PPI</b> Wholesale Inventories MBA Mortgage Applications	<b>11</b> <b>CPI</b> Weekly Jobless Claims	<b>12</b> Consumer Sentiment Import - Export Prices
<b>15</b> Retail Sales Business Inventories Empire State Report	<b>16</b> NAHB Housing Index JOLTS Industrial Production TIC Flows	<b>17</b> <b>Housing Starts</b> FOMC Minutes MBA Mortgage Applications	<b>18</b> Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>19</b> <b>Existing Home Sales</b>
<b>22</b>	<b>23</b>	<b>24</b> <b>New Home Sales</b> FHFA Home Prices MBA Mortgage Applications	<b>25</b> <b>Pending Home Sales</b> Beige Book Durable Goods Orders Weekly Jobless Claims	<b>26</b> <b>GDP</b> Consumer Sentiment
<b>29</b> Personal Income & Spending	<b>30</b> Consumer Confidence S&P-Case Shiller HPI	<b>31</b> ADP Employment Report Chicago PMI Employment Cost Index MBA Mortgage Applications		

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

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# Economic CALENDAR

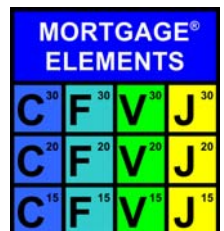
November  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
			<b>1</b> Vehicle Sales Construction Spending ISM Manufacturing Index Weekly Jobless Claims	<b>2</b> <b>Employment Report</b> Factory Orders Trade Balance
<b>5</b> ISM Non-Manufacturing Index	<b>6</b> JOLTS	<b>7</b> <b>FOMC Meeting</b> Consumer Credit MBA Mortgage Applications	<b>8</b> <b>FOMC Meeting</b> <b>FOMC Announcements</b> Weekly Jobless Claims	<b>9</b> <b>PPI</b> Consumer Sentiment Wholesale Inventories
<b>12</b> <b>Veterans Day</b> Bond Markets Closed	<b>13</b> NFIB Small Biz Optimism	<b>14</b> <b>CPI</b> MBA Mortgage Applications	<b>15</b> Retail Sales Philly Fed & Empire State Reports Import - Export Prices Business Inventories Weekly Jobless Claims	<b>16</b> Industrial Production TIC Flows
<b>19</b> NAHB Housing Index	<b>20</b> <b>Housing Starts</b>	<b>21</b> <b>Existing Home Sales</b> Durable Goods Orders Leading Indicators Consumer Sentiment MBA Mortgage Applications	<b>22</b> <b>Thanksgiving</b> Stock & Bond Markets Closed	<b>23</b> <b>Black Friday</b> Stock & Bond Markets Close Early
<b>26</b>	<b>27</b> FHFA Home Prices S&P-Case Shiller HPI Consumer Confidence	<b>28</b> <b>GDP</b> <b>New Home Sales</b> MBA Mortgage Applications	<b>29</b> <b>Pending Home Sales</b> FOMC Minutes Personal Income & Spending Weekly Jobless Claims	<b>30</b> Chicago PMI

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# Economic CALENDAR

December  
2018

Monday	Tuesday	Wednesday	Thursday	Friday
<b>3</b> Construction Spending Vehicle Sales ISM Manufacturing Index	<b>4</b>	<b>5</b> Beige Book ADP Employment Report ISM Non-Manufacturing Index MBA Mortgage Applications	<b>6</b> Trade Balance Factory Orders Weekly Jobless Claims	<b>7</b> <b>Employment Report</b> Consumer Credit Wholesale Inventories Consumer Sentiment
<b>10</b> JOLTS Import - Export Prices Wholesale Inventories	<b>11</b> <b>PPI</b> NFIB Small Biz Optimism	<b>12</b> <b>CPI</b> MBA Mortgage Applications	<b>13</b> Import - Export Prices Weekly Jobless Claims	<b>14</b> Retail Sales Industrial Production Business Inventories
<b>17</b> NAHB Housing Index Empire State Report TIC Flows	<b>18</b> <b>FOMC Meeting</b> <b>Housing Starts</b>	<b>19</b> <b>FOMC Meeting</b> <b>FOMC Announcements</b> <b>Existing Home Sales</b> MBA Mortgage Applications	<b>20</b> Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>21</b> <b>GDP</b> Consumer Sentiment Personal Income & Spending Durable Goods Orders
<b>24</b> <b>Christmas Eve</b> Stock & Bond Markets Close Early	<b>25</b> <b>Christmas Day</b> Stock & Bond Markets Closed	<b>26</b> S&P-Case Shiller HPI MBA Mortgage Applications	<b>27</b> <b>New Home Sales</b> FHFA Home Prices Consumer Confidence Weekly Jobless Claims	<b>28</b> <b>Pending Home Sales</b>
<b>31</b> <b>New Years Eve</b> Bond Markets Close Early Chicago PMI	<b>1</b> <b>New Years Day</b> Stock & Bond Markets Closed			

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

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# Economic Indicator Description / Definition

MORTGAGE ELEMENTS®													
Fixed Programs							Adjustable Programs						
Term	Rate	Points	Rate	Points	Rate	Points	Term	Rate	Points	Rate	Points	Rate	Points
30	C	F	V	J	R	O	30	C	F	V	J	R	O
25	C	F	V	J	R	O	25	C	F	V	J	R	O
20	C	F	V	J	R	O	20	C	F	V	J	R	O
15	C	F	V	J	R	O	15	C	F	V	J	R	O
10	C	F	V	J	R	O	10	C	F	V	J	R	O

SPECIALTY PROGRAMS													
Term	Rate	Points	Rate	Points	Rate	Points	Term	Rate	Points	Rate	Points	Rate	Points
	H	C	S	N	K	H		L	C	2	A	G	I
	F	h	F	s	V	REL		R	d	R	v	Q	M
	M	i											

<b>ADP Employment</b>	A national jobs report that derives its statistics from the actual monthly payrolls of employers in the non-farm private sector.
<b>Beige Book</b>	Prepared by the Federal Reserve, it is a survey of economic conditions in each of the Fed's regions.
<b>Business Inventories</b>	This report includes inventory levels and statistics from various stages of the manufacturing process.
<b>Chicago PMI</b>	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.
<b>CPI - Consumer Price Index</b>	The <b>CPI</b> 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.
<b>Consumer Confidence</b>	Measures how confident Consumers feel about their individual spending plans and the economy in general.
<b>Consumer Sentiment</b>	Published twice monthly by the University of Michigan, this index is based on over 500 phone interviews with participants who are asked 50 questions.
<b>Construction Spending</b>	A monthly estimate of the total dollar value of all construction work in the country.
<b>Consumer Credit</b>	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.
<b>Current Account</b>	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).
<b>Durable Goods Orders</b>	This report measures how much spending is occurring on goods expected to last over three years, like appliances and cars.
<b>ECB Announcement</b>	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.
<b>Empire State Survey</b>	Prepared by the Federal Reserve Bank of New York, this survey summarizes general business conditions of manufacturers in New York state.
<b>Employment Report</b>	Also called the <b>Jobs Report</b> , the <b>Current Employment Situation Report</b> covers general employment conditions which includes the <b>Unemployment Rate</b> , number of new jobs created, average hours worked per week, <b>Labor Force Participation Rate</b> , and <b>Average Hourly Earnings</b> . Like the CPI and PPI, this is a very closely watched and a major market mover.
<b>Employment Cost Index</b>	This index measures the general cost of labor which includes wages, benefits, and bonuses.
<b>Existing Home Sales</b>	Reports the number of existing homes that were <b>CLOSED</b> during the month both nationally and regionally.
<b>Factory Orders</b>	Indicates the activity of the country's manufacturing sector and includes new orders, unfilled orders, shipments, and inventories.
<b>FOMC Meeting</b>	The <b>Federal Open Market Committee</b> meets every 6 weeks to set monetary policy.
<b>FOMC Announcement</b>	Issued by the Fed after the FOMC meetings summarizing topics discussed, economic outlook, and policy decisions.

# Economic Indicator Description / Definition

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