

Economic CALENDAR

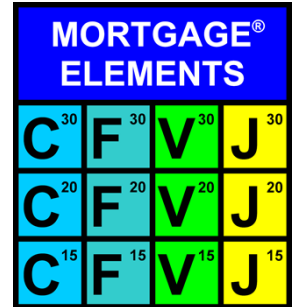
2026

Fixed Rate Mortgages					MORTGAGE ELEMENTS®					Adjustable Rate Mortgages				
	Conventional	FHA	VA	Jumbo						Conventional	FHA	VA	Jumbo	
30 Year Fixed	C ³⁰ Conventional	F ³⁰ FHA	V ³⁰ VA	J ³⁰ Jumbo	Non-QM & Specialty Mortgages					Ca ¹ Conventional	Fa ¹ FHA	Va ¹ VA	Ja ¹ Jumbo	1 Year ARM
25 Year Fixed	C ²⁵ Conventional	F ²⁵ FHA	V ²⁵ VA	J ²⁵ Jumbo						Ca ³ Conventional	Fa ³ FHA	Va ³ VA	Ja ³ Jumbo	3 Year ARM
20 Year Fixed	C ²⁰ Conventional	F ²⁰ FHA	V ²⁰ VA	J ²⁰ Jumbo						Ca ⁵ Conventional	Fa ⁵ FHA	Va ⁵ VA	Ja ⁵ Jumbo	5 Year ARM
15 Year Fixed	C ¹⁵ Conventional	F ¹⁵ FHA	V ¹⁵ VA	J ¹⁵ Jumbo						Ca ⁷ Conventional	Fa ⁷ FHA	Va ⁷ VA	Ja ⁷ Jumbo	7 Year ARM
10 Year Fixed	C ¹⁰ Conventional	F ¹⁰ FHA	V ¹⁰ VA	J ¹⁰ Jumbo						Ca ¹⁰ Conventional	Fa ¹⁰ FHA	Va ¹⁰ VA	Ja ¹⁰ Jumbo	10 Year ARM
Construction & Rehab Loans					The Mortgage Periodic Table Interface to Mortgage Elements Database of Lenders					Warehouse, Reverse, Commercial				
Cr Construction					N ^{QM} Non-QM					WL Warehouse Lines				
Rh Rehab Loans					B ^{nk} Bank Statements					R ^v Reverse				
K FHA 203K					Ad Asset Depletion					Mi Mortgage Insurance				
Fix Fix & Flip					R ^d USDA Rural Development					C ^m Commercial				
					2 nd Second & Equity Lines									
					I ^o Interest Only									
					C ^{ondo} Non-Warrantable									
					M ^h Manufactured & Mobile Homes									
					A ^G Agricultural									
					I ^{nv} Investor									
					F ⁿ Foreign National									
					N ^p Non-Prime									
					L ^{ot} Lot Loans									
					H ^m Hard Money									
					S ^p Specialty Mortgages									

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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.
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 PCE and 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.
Employment Report	Also called the Jobs Report , the Current Employment Situation Report covers general employment conditions which Includes: the Unemployment Rate , New Jobs Created , Labor Force Participation Rate , and Average Hourly Earnings . Like the CPI and PCE, 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.
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.

Economic Indicator Description & Definition

Housing Starts	This report includes Housing Starts, Building Permits, and Housing Completions with data obtained from surveys of homebuilders. It has a tendency to be very volatile with large swings in the data.
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.
Trade Balance	The Trade Balance , (also called International Trade) 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.
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 very closely watched as it indicates general spending attitudes of Consumers.
S&P 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.

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.

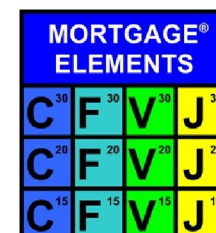
Economic CALENDAR

January 2026

Monday	Tuesday	Wednesday	Thursday	Friday
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5 ISM Manufacturing Index	6	7 JOLTS, ADP Employment ISM Non-Manufacturing Index Factory Orders MBA Mortgage Applications	8 Trade Balance Productivity Consumer Credit Weekly Jobless Claims	9 Employment Report Housing Starts & Permits Consumer Sentiment
12	13 CPI New Home Sales NFIB Business Optimism Fed Budget	14 PPI Existing Home Sales Business Inventories MBA Mortgage Applications	15 Retail Sales Import-Export prices Weekly Jobless Claims	16 NAHB Index Industrial Production
19 Martin Luther King Jr. Birthday Markets Closed	20	21 Pending Home Sales MBA Mortgage Applications	22 GDP, PCE Personal Income & Spending Weekly Jobless Claims	23 Consumer Sentiment
26	27 FOMC Meeting Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	28 FOMC Meeting & Statement Durable Goods MBA Mortgage Applications	29 Productivity Trade Balance Weekly Jobless Claims	30 PPI

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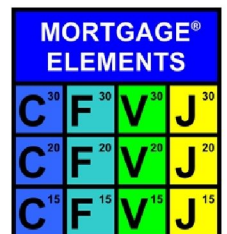
Economic CALENDAR

February 2026

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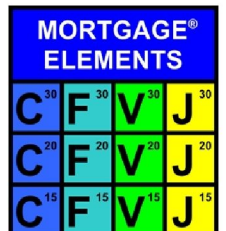
Economic CALENDAR

March
2026

Monday	Tuesday	Wednesday	Thursday	Friday
2 Construction Spending ISM Manufacturing Index	3	4 ADP Employment ISM Non-Manufacturing Index MBA Mortgage Applications	5 Productivity, Factory Orders Trade Balance, Import-Export Prices Weekly Jobless Claims	6 Employment Report Consumer Credit
9	10 Existing Home Sales NFIB Business Optimism	11 CPI Fed Budget MBA Mortgage Applications	12 PPI Weekly Jobless Claims	13 GDP, PCE Personal Income & Spending Consumer Sentiment
16 Retail Sales Industrial Production Business Inventories	17 FOMC Meeting Housing Starts & Permits Pending Home Sales	18 FOMC Meeting & Statement MBA Mortgage Applications	19 Weekly Jobless Claims	20 Spring Equinox
23	24 New Home Sales	25 Durable Goods MBA Mortgage Applications	26 Weekly Jobless Claims	27 Consumer Sentiment
30	31 Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	<div>Due to the Government Shutdown in November 2025, the release dates of many Economic Indicators generated by Government Agencies were not published on time, and rescheduling is tentative. Consequently, release dates are subject to change, especially in the first 6 months of 2026.</div>		

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6	7 Consumer Credit	8 FOMC Minutes MBA Mortgage Applications	9 GDP, PCE Personal Income & Spending Weekly Jobless Claims	10 CPI Fed Budget Consumer Sentiment
13 Existing Home Sales	14 PPI NFIB Business Optimism	15 Import-Export Prices MBA Mortgage Applications	16 Retail Sales Industrial Production Business Inventories Weekly Jobless Claims	17 Housing Starts & Permits
20	21 Pending Home Sales	22 MBA Mortgage Applications	23 New Home Sales Weekly Jobless Claims	24 Durable Goods Consumer Sentiment
27	28 FOMC Meeting Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	29 FOMC Meeting & Statement MBA Mortgage Applications	30 GDP, PCE Personal Income & Spending Weekly Jobless Claims	

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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

May
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4 Factory Orders	5 ISM Non-Manufacturing Index Trade Balance	6 ADP Employment MBA Mortgage Applications	7 Productivity Consumer Credit Weekly Jobless Claims	8 Employment Report Consumer Sentiment
11 Existing Home Sales	12 CPI NFIB Business Optimism Fed Budget	13 PPI MBA Mortgage Applications	14 Retail Sales Business Inventories Import-Export Prices Weekly Jobless Claims	15 Industrial Production
18	19 Housing Starts & Permits Pending Home Sales	20 FOMC Minutes MBA Mortgage Applications	21 Weekly Jobless Claims	22 Consumer Sentiment
25 Memorial Day Markets Closed	26 Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	27 New Home Sales MBA Mortgage Applications	28 GDP, PCE Personal Income & Spending Durable Goods Weekly Jobless Claims	29

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C ¹⁵	F ¹⁵	V ¹⁵	J ¹⁵

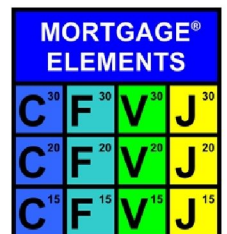
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June
2026

Monday	Tuesday	Wednesday	Thursday	Friday
1 Construction Spending ISM Manufacturing Index	2	3 ADP Employment ISM Non-Manufacturing Index Factory Orders MBA Mortgage Applications	4 Productivity Weekly Jobless Claims	5 Employment Report Consumer Credit
8	9 Existing Home Sales Trade Balance NFIB Business Optimism	10 CPI Fed Budget MBA Mortgage Applications	11 PPI Weekly Jobless Claims	12 Consumer Sentiment
15 Industrial Production	16 FOMC Meeting Housing Starts & Permits Import-Export Prices	17 FOMC Meeting & Statement Retail Sales, Pending Home Sales, Business Inventories, MBA Mortgage Applications	18 Weekly Jobless Claims	19 Juneteenth Markets Closed
22	23	24 New Home Sales MBA Mortgage Applications	25 GDP, PCE Personal Income & Spending Durable Goods Weekly Jobless Claims	26 Consumer Sentiment
29	30 Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	Due to the Government Shutdown in November 2025, the release dates of many Economic Indicators generated by Government Agencies were not published on time, and rescheduling is tentative. Consequently, release dates are subject to change, especially in the first 6 months of 2026.		

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July
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6 ISM Non-Manufacturing Index	7 Trade Balance	8 FOMC Minutes Consumer Credit MBA Mortgage Applications	9 Existing Home Sales Weekly Jobless Claims	10
13 Fed Budget	14 CPI NFIB Business Optimism	15 PPI MBA Mortgage Applications	16 Retail Sales Pending Home Sales Business Inventories Weekly Jobless Claims	17 Housing Starts & Permits Industrial Production Import-Export Prices Consumer Sentiment
20	21	22 MBA Mortgage Applications	23 Weekly Jobless Claims	24 New Home Sales
27 Durable Goods	28 FOMC Meeting Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	29 FOMC Meeting & Statement MBA Mortgage Applications	30 GDP PCE Personal Income & Spending Weekly Jobless Claims	31 Consumer Sentiment

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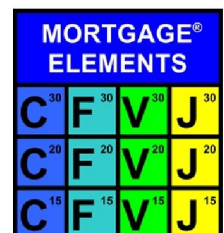
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August 2026

Monday	Tuesday	Wednesday	Thursday	Friday
3 Construction Spending ISM Manufacturing Index	4 Trade Balance Factory Orders	5 ADP Employment MBA Mortgage Applications	6 ISM Non-Manufacturing Index Productivity Weekly Jobless Claims	7 Employment Report Consumer Credit
10	11 Existing Home Sales NFIB Business Optimism	12 CPI Fed Budget MBA Mortgage Applications	13 PPI Weekly Jobless Claims	14 Retail Sales Business Inventories Consumer Sentiment
17	18 Housing Starts & Permits Pending Home Sales Industrial Production Import-Export Prices	19 FOMC Minutes MBA Mortgage Applications	20 Weekly Jobless Claims	21
24	25 New Home Sales Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	26 GDP, PCE Personal Income & Spending Durable Goods MBA Mortgage Applications	27 Weekly Jobless Claims	28 Consumer Sentiment
31	Due to the Government Shutdown in November 2025, the release dates of many Economic Indicators generated by Government Agencies were not published on time, and rescheduling is tentative. Consequently, release dates are subject to change, especially in the first 6 months of 2026.			

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September
2026

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	1 ISM Manufacturing Index Construction Spending	2 ADP Employment Factory Orders MBA Mortgage Applications	3 ISM Non-Manufacturing Index Productivity Trade Balance Weekly Jobless Claims	4 Employment Report
7 Labor Day Markets Closed	8 NFIB Business Optimism Consumer Credit	9 FOMC Minutes MBA Mortgage Applications	10 PPI Existing Home Sales Weekly Jobless Claims	11 CPI Fed Budget Consumer Sentiment
14	15 FOMC Meeting	16 FOMC Meeting & Statement Retail Sales , Business Inventories, Import- Export Prices, MBA Mortgage Apps	17 Housing Starts & Permits Pending Home Sales Weekly Jobless Claims	18 Industrial Production
21	22 Autumnal Equinox	23 MBA Mortgage Applications	24 New Home Sales Weekly Jobless Claims	25 Durable Goods Consumer Sentiment
28	29 Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	30 GDP, PCE Personal Income & Spending ADP Employment MBA Mortgage Applications	Due to the Government Shutdown in November 2025, the release dates of many Economic Indicators generated by Government Agencies were not published on time, and rescheduling is tentative. Consequently, release dates are subject to change, especially in the first 6 months of 2026.	

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October
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5 ISM Non-Manufacturing Index	6 Trade Balance	7 FOMC Minutes Consumer Credit MBA Mortgage Applications	8 Weekly Jobless Claims	9 Consumer Sentiment
12 Columbus Day Markets Closed	13 Existing Home Sales NFIB Business Optimism Fed Budget	14 CPI MBA Mortgage Applications	15 PPI Retail Sales Business Inventories Weekly Jobless Claims	16 Industrial Production Import-Export prices
19	20 Housing Starts & Permits Pending Home Sales	21 MBA Mortgage Applications	22 Weekly Jobless Claims	23 Consumer Sentiment
26	27 FOMC Meeting, New Home Sales, Consumer Confidence Durable Goods, S&P CS Home Price Index, FHFA Price Index	28 FOMC Meeting & Statement MBA Mortgage Applications	29 GDP PCE Personal Income & Spending Weekly Jobless Claims	30

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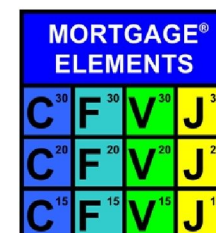
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November
2026

Monday	Tuesday	Wednesday	Thursday	Friday
2 Construction Spending ISM Manufacturing Index	3 Factory Orders	4 ADP Employment ISM Non-Manufacturing Index Trade Balance MBA Mortgage Applications	5 Productivity Weekly Jobless Claims	6 Employment Report Consumer Sentiment Consumer Credit
9	10 CPI NFIB Business Optimism	11 Veterans Day Bond Market Closed	12 Existing Home Sales Fed Budget Weekly Jobless Claims	13 PPI
16	17 Retail Sales Industrial Production Business Inventories Import-Export Prices	18 FOMC Minutes Housing Starts & Permits Pending Home Sales MBA Mortgage Applications	18 Weekly Jobless Claims	20 Consumer Sentiment
23	24 Consumer Confidence S&P CS Home Price Index FHFA Home Price Index	25 GDP, PCE, New Home Sales , Personal Income & Spending, Durable Goods, MBA Mortgage Applications	26 Thanksgiving Markets Closed	27 Black Friday
30	Due to the Government Shutdown in November 2025, the release dates of many Economic Indicators generated by Government Agencies were not published on time, and rescheduling is tentative. Consequently, release dates are subject to change, especially in the first 6 months of 2026.			

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December
2026

Monday	Tuesday	Wednesday	Thursday	Friday
	1 ISM Manufacturing Index Construction Spending	2 ADP Employment MBA Mortgage Applications	3 ISM Non-Manufacturing Index Factory Orders Weekly Jobless Claims	4 Employment Report, Consumer Sentiment
7 Consumer Credit	8 FOMC Meeting Trade Balance Productivity NFIB Business Optimism	9 FOMC Meeting & Statement Existing Home Sales MBA Mortgage Applications	10 CPI Fed Budget Weekly Jobless Claims	11
14	15 PPI	16 Retail Sales Business Inventories Industrial Production MBA Mortgage Applications	17 Housing Starts & Permits Pending Home Sales Import-Export Prices Weekly Jobless Claims	18 Consumer Sentiment
21	22 Consumer Confidence	23 GDP, PCE, New Home Sales Personal Income & Spending Durable Goods MBA Mortgage Applications	24 Christmas Eve Markets Close Early	25 Christmas Day Markets Closed
28	29 S&P CS Home Price Index FHFA Home Price Index	30 FOMC Minutes MBA Mortgage Applications	31 New Year's Eve Bond Market Closes Early	1 New Year's Day Markets Closed

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