

# 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	<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 2017

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

## February 2017

Monday	Tuesday	Wednesday	Thursday	Friday
		<b>1</b> FOMC Rate Decision, Vehicle Sales, PMI & ISM Mfg Index, Construction Spending, ADP Employment, Mortgage Apps	<b>2</b> Productivity & Costs Chain Store Sales Weekly Jobless Claims	<b>3</b> Employment Report Factory Orders PMI Service Index ISM Non-Manufacturing Index
<b>6</b> Labor Market Conditions	<b>7</b> JOLTS Consumer Credit NFIB Small Biz Optimism Trade Balance	<b>8</b> MBA Mortgage Applications	<b>9</b> Weekly Jobless Claims Wholesale Inventories	<b>10</b> Import-Export Prices Consumer Sentiment
<b>13</b>	<b>14</b> PPI	<b>15</b> CPI, Retail Sales, TIC Flows, Industrial Production, NAHB Housing Index, Empire State Report, MBA Mortgage Apps	<b>16</b> Housing Starts Philly Fed Report Leading Indicators Weekly Jobless Claims	<b>17</b>
<b>20</b> President's Day Markets Closed	<b>21</b>	<b>22</b> FOMC Minutes Existing Home Sales MBA Mortgage Applications	<b>23</b> FHFA Home Prices Kansas City Fed Report Chicago Fed Report Weekly Jobless Claims	<b>24</b> New Home Sales Consumer Sentiment
<b>27</b> Pending Home Sales Durable Goods Orders Dallas Fed Report	<b>28</b> 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 <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  
2017

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

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# Economic CALENDAR

April  
2017

Monday	Tuesday	Wednesday	Thursday	Friday
<b>3</b> Construction Spending PMI Manufacturing Index ISM Manufacturing Index	<b>4</b> Vehicle Sales Factory Orders Trade Balance	<b>5</b> FOMC Minutes, PMI Service Index, ISM Non-Mfg Index, ADP Employment Report, MBA Mortgage Apps	<b>6</b> Chain Store Sales Weekly Jobless Claims	<b>7</b> Employment Report Consumer Credit Wholesale Inventories
<b>10</b> Labor Market Conditions	<b>11</b> x JOLTS NFIB Small Biz Optimism	<b>12</b> Import-Export Prices MBA Mortgage Applications	<b>13</b> PPI Weekly Jobless Claims	<b>14 - Good Friday</b> CPI Retail Sales Consumer Sentiment Business Inventories
<b>17</b> Empire State Report NAHB Housing Index TIC Flows	<b>18</b> Housing Starts Industrial Production	<b>19</b> Beige Book MBA Mortgage Applications	<b>20</b> Leading Indicators Philly Fed Report Weekly Jobless Claims	<b>21</b> Existing Home Sales
<b>24</b> Dallas Fed Report Chicago Fed Report	<b>25</b> New Home Sales, FHFA Home Prices, S&P CoreLogic HPI, Consumer Confidence, Richmond Fed Report	<b>26</b> MBA Mortgage Applications	<b>27</b> Pending Home Sales Durable Goods Orders Weekly Jobless Claims Kansas City Fed Report	<b>28</b> 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 <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  
2017

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

MORTGAGE® ELEMENTS			
C <sup>30</sup>	F <sup>30</sup>	V <sup>30</sup>	J <sup>30</sup>
C <sup>20</sup>	F <sup>20</sup>	V <sup>20</sup>	J <sup>20</sup>
C <sup>15</sup>	F <sup>15</sup>	V <sup>15</sup>	J <sup>15</sup>

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# Economic CALENDAR

June  
2017

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

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# Economic CALENDAR

July  
2017

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

	Mortgage Elements												ARM
	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
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 2017

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

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MORTGAGE® ELEMENTS			
C <sup>30</sup>	F <sup>30</sup>	V <sup>30</sup>	J <sup>30</sup>
C <sup>20</sup>	F <sup>20</sup>	V <sup>20</sup>	J <sup>20</sup>
C <sup>15</sup>	F <sup>15</sup>	V <sup>15</sup>	J <sup>15</sup>

# Economic CALENDAR

September  
2017

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

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# Economic CALENDAR

October  
2017

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

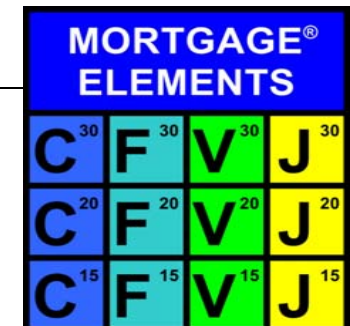
Mortgage Elements													
	Fixed Programs						Adjustable Programs						
	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	Conforming	FHA	VA	Jumbo	Refi Plus	Open Access	
30 Year Fixed	C <sup>30</sup>	F <sup>30</sup>	V <sup>30</sup>	J <sup>30</sup>	R <sup>30</sup>	O <sup>30</sup>	Ca <sup>1-1</sup>	Fa <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  
2017

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



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# Economic CALENDAR

December  
2017

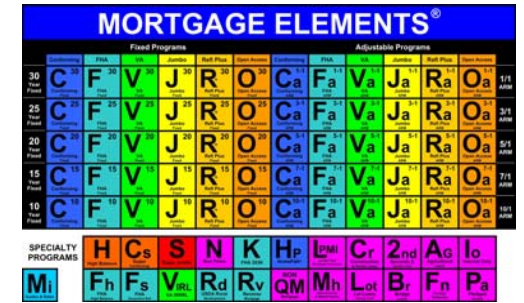
Monday	Tuesday	Wednesday	Thursday	Friday
				<b>1</b> Vehicle Sales Construction Spending PMI Manufacturing Index ISM Manufacturing Index
<b>4</b> Factory Orders	<b>5</b> ISM Non-Manufacturing Index PMI Service Index Trade Balance	<b>6</b> ADP Employment Report Productivity & Costs MBA Mortgage Applications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

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# Economic Indicator Description / Definition

<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 Statement</b>	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 not an advertisement to lend or solicit mortgage originations.

<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.