

# 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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