

Economic CALENDAR

April
2019

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

Mortgage Elements

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

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