

Richard J. Perrelli
Product Manager, Multi-class Securities

Richard J. Perrelli joined Ginnie Mae as the Product Manager for the Multiclass Mortgage-Backed Securities (MBS) Program in the Office of Capital Markets in 2016. Multiclass MBS predominately include: Collateralized Mortgage Obligations (CMOs), Ginnie Mae's *Platinum* Bond Aggregation Product, and Reverse Mortgage CMOs.

Product management responsibilities include: interfacing with the capital markets, supervision of the Multiclass MBS program, and oversight of new MBS product developments. In collaboration with the Data Disclosure Department, Mr. Perrelli is charged with injecting the "Voice of the Customer" into their securities disclosure enhancement process: improving data transparency for investors, and enabling investor security selection to accomplish their Environmental, Societal and Governance (ESG) goals.

Mr. Perrelli brings subject matter expertise in banking, capital markets and structured credit securities. He started his financial services career in Citibank Global Finance's international corporate banking division in Asia. Domestically, Mr. Perrelli has held Managing Director roles in the marketing of structured credit securities, including Agency and Non-Agency MBS, to Institutional Investors.

Before banking, Mr. Perrelli served the nation as an officer in the United States Army's 82nd Airborne Division in combat.

Mr. Perrelli holds a BS in Mechanical Engineering from the United States Military Academy at West Point, and an MBA from Yale University.

