

Richard Perrelli is the Product Manager for the Multiclass Securities Program in the office of Capital Markets.

He brings a broad base of financial experience to Ginnie Mae. Richard has held executive positions; both domestic with GMAC and international with Citibank in Asia, of increasing responsibility from Associate to Managing Director. These positions have included institutional sales and operational management in corporate banking and capital markets.

Prior to a career in financial services, Richard was an officer in the US Army. He served with the 82<sup>nd</sup> Airborne Division in the Gulf War and on the General Staff for the 2nd Infantry Division in Korea.

Richard has a BS in Mechanical Engineering from The United States Military Academy at West Point and an MBA from Yale University.