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Ginnie Mae is currently engaged in a major platform modernization effort in both technology and systems, and Carol plays a key role in these efforts, operationalizing program solutions that meet the needs of Ginnie Mae Issuers and the homeowners they serve. Carol is a twenty-year veteran of Ginnie Mae, leading mission-driven teams across the enterprise to develop new products and program enhancements for improved liquidity in the secondary markets.

Carol holds a BA in Economics from Rutgers College, an MBA from Rutgers Business School and an MPA from the School of Public Affairs, American University. Carol also serves as a Senior Fellow in the Partnership for Public Service's Excellence in Government program.