

Angel R. Hernandez was appointed to Ginnie Mae as a Presidential Management Fellow in 2015.

Angel currently heads strategic MBS Program initiatives for the Office of the President. In his role, Angel's responsibilities include the development of the policy and regulatory framework governing Ginnie Mae's MBS Program, the implementation of change management processes, the adoption of program enhancements, and stakeholder relations. Previously at Ginnie Mae, he served as a Policy Specialist for the Office of Issuer and Portfolio Management, where he advised program participants and staff on the application of the MBS Guide, securitization rules and parameters, as well as collateral requirements.

Prior to joining Ginnie Mae, Angel served as a financial services procurement specialist for the HUD Office of the Chief Procurement Officer. Earlier in his career, Angel held positions in the areas of community relations, brand marketing, non-profit development, and sales management.

Mr. Hernandez earned a Juris Doctor Degree, *cum laude*, and a Securities Law Certificate from the Catholic University of America, Washington, DC as well as bachelor's degree with a concentration on International Business from the University of the Incarnate Word, San Antonio, TX.

