

Biography of Stephanie Schader

Stephanie Schader is the Director of MBS Policy and Program Development at Ginnie Mae. She brings over 30 years of housing policy expertise, having worked in mortgage origination and servicing, loan processing, and consumer credit for US Bank (formerly Star Banc/Firststar), PHH Mortgage, and Wells Fargo, before joining the FHA Single-Family Office in March 2008. She worked diligently through the financial crisis to develop and implement loss mitigation programs, including FHA Short-Refinance and FHA-Home Affordable Modification Program (HAMP) Pay for Success.

Stephanie first joined Ginnie Mae in 2011, where she has served in a range of policy leadership and strategic development roles. Tasked with building and leading Ginnie Mae's policy division, she leverages her extensive knowledge of the mortgage markets and collaborates across the enterprise to develop and integrate policy solutions with business operations to enhance the MBS program and address market and stakeholder needs. Stephanie has been a thought leader and key contributor to Ginnie Mae's innovation in the last decade, working on the development of extended pool types, reperforming loan eligibility, business modernization initiatives, and multiple participations in Home Equity Conversion Mortgage (HECM) mortgage-backed securities (HMBS).



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