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## Biography of Karan Kaul

Karan Kaul joined Ginnie Mae in April 2024 as Senior Policy Advisor in the Office of the President. His portfolio includes a wide range of policy priorities spanning capital markets, disclosures, servicing, reverse mortgages, MBS guide and others.

Karan comes to Ginnie Mae with more than 15 years of experience in housing finance policy. A strategic thinker, writer and a housing finance thought leader, he has previously worked at Freddie Mac and held leadership roles at the Urban Institute's Housing Finance Policy Center, and more recently at Rocket Mortgage, where he was Vice President of Public Policy.

He holds a Bachelor's degree in Electrical Engineering and a Master's degree in Business Administration from the University of Maryland, College Park.