



7 World Trade Center
250 Greenwich Street
New York, NY 10007

July 11, 2019

Mr Abhinav Singhal
1 World Trade Center Office

Dear Abhinav,

I am excited to say, Moody's has agreed to initiate, at its cost, the Green Card application process on your behalf shortly. This agreement represents our deep appreciation for your continued employment with the organization.


By countersigning this letter, you agree that, as a condition to Moody's pursuing a Green Card on your behalf, if you resign or are terminated by Moody's for poor performance or cause (in each case, as determined by Moody's in its sole discretion) at any time during the period beginning on the date Moody's commences the application process and ending two years after Moody's has secured a Green Card on your behalf, then you shall immediately repay Moody's the entire amount of all expenses (including legal expenses but excluding any expenses relating to the labor certification process) incurred by Moody's in connection with the processes, without pro-ration, offset, reduction or adjustment of any kind.

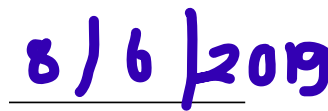
In addition, please note that Moody's may terminate the Green Card application process at any time if Moody's determines that your performance or conduct is not fully satisfactory

If you have any questions, please call me at (212) 553-7140.

Sincerely,
Melissa Fernandes
Manager Global Mobility

ACCEPTED & AGREED TO:


Abhinav Singhal (29010601)


Date