Moody's

11/13/2019

Re: Abhinav Singhal

The purpose of this letter is to confirm the employment of Abhinav Singhal. He has been employed with Moodys Investors Service Inc since 06/01/2010. Abhinav is currently working in our Analytical Tools Discovery department as AVP-Software Engineering.

If you require additional information, please do not hesitate to contact me at 212-553-2110.

Sincerely,

Tom Dixon

VP Mgr - HR Service & Audit Lead

Jon Dixon