

April 25, 2023

Re: Employment Verification Letter - Ankit Thapa

To whom it may concern:

This is to verify that Ankit Thapa is currently employed by Essent Guaranty, Inc. (E-Verify Company ID No. 1162976) (Federal EIN No. 26-3728115) as an Architect/System Engineer reporting directly to Davie Rae, VP, Technology, Architecture Strategy & Planning (<u>David.Rae@essent.us</u> (610-230-2002), commencing January 3, 2023. This is a full-time position, scheduled to work at least 40 hours per week at our Radnor Pennsylvania office located at Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087.

Essent is a national provider of private mortgage insurance headquartered in Radnor, Pennsylvania and the company's website's URL is http://www.essent.us.

In his position as an Architect/System Engineer, Mr. Thapa will be responsible for two projects, a document classification system based on machine learning to automate document processing and a decision support system for underwriters that scales and automates business decisions. Mr. Thapa will be required to utilize the knowledge and skills that are obtained from his Masters, Information Systems Technology degree, to complete these projects. The projects assigned will provide Mr. Thapa with the theoretical and practical hands-on experience in multiple fields including mortgage finance, application of machine learning to solve business problems, large enterprise system design and DevSecOps.

If you have any questions, please feel free to contact me at 610-230-0558.

Very truly yours,

Mary L. Gibbons

Senior Vice-President and Chief Legal Officer