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Before joining Moody's, Richard spent four years at General Electric Real Estate most recently as Director of Southeast Asia Debt in Sydney. Prior to that, he was based in New York and was responsible for GE's CMBS securitisations in the US and Canada.

Richard received a MBA from New York University's Stern School of Business with dual majors in Finance & Operations Management and a Bachelor of Science from Rensselaer Polytechnic Institute in Engineering Physics with a concentration in radiation applications.