## VOLUNTARY SURRENDER OF LICENSE

I, Cheryl Haley, having been fully advised of the charges of possible violations of the Mississippi Code and my rights to a hearing as provided in Miss. Code Ann. §§ 83-17-61 (1) and 83-17-71 (1), (a), (b), (c), (f) and (h) (Rev. 2011) and understanding that I am entitled to a hearing before the Commissioner of Insurance of the State of Mississippi to determine the reasonableness of the Commissioner's action, do hereby waive the right to a hearing and consent to voluntarily surrender my Mississippi Privilege Tax License No. 10250503 to act as an insurance producer in the State of Mississippi, effective immediately.

I also agree to cease selling, soliciting or negotiating any insurance; procuring insurance obligations, making or causing to be made in any way, directly or indirectly, any contract of insurance: receiving or receipting for money on behalf of an insurer for insurance, or securing or aiding in the placement of any contract of insurance and to refrain from any licensed activities in the State of Mississippi.

This voluntary surrender of license is being tendered in lieu of other possible administrative action by the Department of Insurance of the State of Mississippi.

By executing this voluntary surrender of license, I neither admit nor deny the allegations in the Statement of Charges.

STATE OF MISSISSIPPI COUNTY OF Hands

Sworn to and subscribed to Before me this the // day of

eptember, 2012

Notary Public

My Commission Expires 7 by. 23 3

Accepted by:

COMMISSIONER OF INSURANCE

This the 1/TH day of SEPTEMBETT, 2012.