STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
INSURANCE DIVISION – AGENT LICENSING
500 JAMES ROBERTSON PARKWAY
DAVY CROCKETT TOWER
NASHVILLE, TENNESSEE 37243
(615) 741-2693 FAX: (615) 532-2862
CE.AGENT.LICENSING@TN.GOV

December 2, 2014

CERTIFIED MAIL
Return Receipt Requested
RECEIPT NO.: 7005 3110 0000 6921 7907

STEPHANIE GAFFNEY
105 JACKSONS RETREAT CT
HERMITAGE, TN 37076

RE: Tennessee Insurance Producer License # 2112233
Letter of Suspension

Dear Stephanie Gaffney,

Please be advised that pursuant to Tennessee Code Annotated ("Tenn. Code Ann."), Title 36, Chapter 5, Part 7, the Department of Human Services, Child Support Enforcement Division has certified your name to the Insurance Division of the State of Tennessee Department of Commerce and Insurance (hereinafter referred to as the "Insurance Division") as an individual who is not in compliance with an order of child support. You are further notified that under the authority of Tenn. Code Ann., Section 36-5-706 your insurance producer license is indefinitely suspended effective the date of this letter.

Your insurance producer license is being suspended based upon certification to the Insurance Division by the Department of Human Services that you are in arrears on your child support order for ninety (90) days or more, and you have failed to pay the child support arrearage in full or agree to a plan to repay the arrearage with the Department of Human Services as directed in the Notice of License Revocation provided to you by certified mail.

To have your insurance producer license restored or reinstated you must comply with the order of support by:

(1) **Paying-In-Full**: You may pay your back child support in full by immediately contacting the Child Support Office shown on the Notice of License Revocation which you recently received by certified mail; or

(2) **Agreeing To-Repayment Based Upon Agreed Order Signed By the Court**: If you are not able to pay the full amount of the back child support that you owe, you should, as soon as possible, contact the child Support Office shown on the Notice of License Revocation, which you recently received by certified mail, in order to make a plan to pay a portion your

back child support now and the rest over a reasonable period of time. This plan will be submitted to the Court for its approval as an Agreed Order.

Upon making a satisfactory arrangement with the Department of Human Services Child Support Office to pay the child support you owe in full or to pay it over a reasonable period of time after the Court signs an order for you to do so, the Department of Human Services will issue a "RELEASE" to the Insurance Division stating that you have complied with the order of support. Upon receipt of the "RELEASE," the Insurance Division will lift the suspension of your license; provided that you have met ALL other applicable licensing requirements.

If this agency receives a "RELEASE" from the Department of Human Services, you will NOT be required to be re-tested or re-certified for your insurance producer license if it was: 1) valid and held in good standing immediately prior to suspension and 2) you were in compliance with all renewal requirements triggered during the period of suspension, including but not limited to the payment of fees and submission of continuing education credits if applicable.

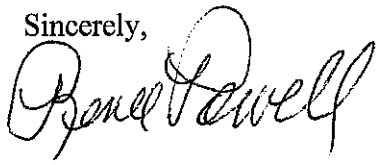
Although, you will not be required to pay a new licensing fee if such fee is otherwise current, you will be charged a five dollar ($5.00) processing fee by the Insurance Division pursuant to Tennessee Code Annotated, Section 36-5-707.

Tennessee Code Annotated, Title 35, Section 5, Part 7 does not allow any appeal to the Insurance Division of the action to suspend your license after the Department of Human Services certifies to this agency that you are not in compliance with an Order of Child Support. You have previously been notified by the Department of Human Services that your right to appeal the intention to certify your name for licensing action by the Insurance Division would have been to that Department.

You should immediately contact the Child Support Office shown on the Notice of License Revocation sent to you by certified mail and make arrangements to pay back your child support, or call the Child Support Customer Services Unit between 7:30 a.m. and 4:30 p.m. Central Standard Time. For local calls in the Davidson County calling area, the number is (615) 253-4394. Toll free calls outside the local calling area may be made to 1-800-838-6911.

Please feel free to contact me if you have any questions.

Sincerely,



Renee Powell