

**BEFORE THE COMMISSIONER OF COMMERCE AND INSURANCE
OF THE STATE OF TENNESSEE**

IN THE MATTER OF:)
STEPHEN CAVINESS (#1015494)) **No. 12-039**
1829 CLUB PARKWAY)
NASHVILLE, TN 37221)

NOTICE OF SUSPENSION

You are hereby notified that pursuant to Tennessee Code Annotated, 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 Tennessee Code Annotated Section 36-5-706 your insurance producer license is indefinitely suspended effective immediately.

Grounds for Suspension

Your insurance producer license is being suspended based upon certification to the Insurance Division by the Department of Human Services that you 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 Restore-Reinstate Your License

To have your insurance producer license restored or reinstated you must comply with the order of child 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, make a plan to pay a portion of your back child support now and pay the remainder over a reasonable period of time. This plan will be submitted to the Court for its approval as an Agreed Order.

After Making Arrangements With the Department

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 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

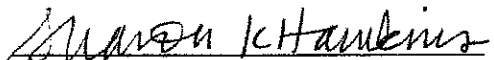
pursuant to Tennessee Code Annotated Section 36-5-707.

Appeal

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) 313-4881. Toll free calls outside the local calling area may be made to 1-800-838-6911.

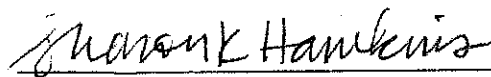
Entered this 16th day of August, 2012.



Sharon K. Hawkins, Assistant General Counsel
Department of Commerce and Insurance
Office of Legal Counsel
500 James Robertson Parkway
Davy Crockett Tower, 8th Floor
Nashville, Tennessee 37243
Telephone (615) 253-4701

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Notice of Suspension has been sent *via* United States Certified Mail, Return Receipt Requested, Receipt No. 7004 1350 0002 6149 8671, to: Stephen Caviness, at the address of 1829 Club Parkway, Nashville, Tennessee 37221 on this the 16th day of August, 2012.



Sharon K. Hawkins

Certifying Attorney