



VOLUNTARY SURRENDER OF LICENSE OR LICENSES
(N.C.G.S. §58-2-65)

I, **TERESA CRUZ (NPN # 16842649)**, hereby voluntarily surrender all licenses issued to me by the North Carolina Department of Insurance (NCDI) **for a period of fifteen (15) years** from today's date. I understand and acknowledge that effective immediately, I can no longer perform any activities for which a license from NCDI is required.

I understand and agree that I may not request relicensure (for any licenses) from NCDI during the above-stated period of license surrender. I also understand that submitting an application for relicensure does not guarantee reissuance of license(s) surrendered.

I understand my right to an administrative hearing and to judicial review after such a hearing, and I hereby voluntarily give up those rights.

I understand that this Voluntary Surrender is equivalent to the taking of regulatory action by NCDI. I also understand that this Voluntary Surrender will be a public record reported to the NAIC and is not confidential. NCDI is free to disclose this Voluntary Surrender to third parties upon request or pursuant to any law or policy providing for such disclosure.

I acknowledge that I have had the opportunity to consult with an attorney prior to execution of this Voluntary Surrender.

This 16th day of August, 2021.

[Redacted Signature]

Signature

Teresa Cruz

Print Name

Sworn to and subscribed before me,

This 16 day of Aug, 2021.

[Redacted Notary Name]

Notary Public

My Commission expires: 8-26-2026

