

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

I, Estonia Howerton (NPN 17315022), hereby voluntarily surrender all licenses issued to me by the North Carolina Department of Insurance (NCDOI) for a period of 20 years from today's date. I understand and acknowledge that effective immediately, I am disqualified and can no longer perform any activities for which a license from NCDOI is required. I agree to return all identification cards (licenses) that were issued to me within 10 days as required by N.C.G.S. §58-71-40(d).

I understand and agree that I may not request re-licensure (for any license) from NCDOI during the above-stated period of license surrender. I also understand that submitting an application for re-licensure 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 NCDOI. I also understand that this Voluntary Surrender will be a public record and is not confidential. NCDOI 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 8th day of April, 2019

[Redacted Signature]

Signature

Estonia Howerton (print name)

Sworn to and subscribed before me

This 8 day of April, 2019.

[Redacted Notary Name]

Ashley W. McMahon
Notary Public



My Commission expires: April 7, 2020