

Voluntary Surrender of Agent's License(s)

I, Kristi Leonard, hereby voluntarily and permanently surrender my North Carolina Life and Health & Accident or Sickness insurance agent's license(s) due to violations of NC Statutes regarding insurance NCGS §58-33-46(a)(5), NCGS §58-33-46(a)(8), and NCGS §58-33-105. I understand and acknowledge that effective immediately, I can no longer act as an insurance agent in North Carolina, in any manner.

Steve Bryant has explained my rights to an administrative hearing. In lieu of an administrative hearing, I voluntarily surrender my license(s). The license is being surrendered without duress and with knowledge of due process.

Surrendered this the 3rd day of July, 2012.

Kristi I. Spiller-Leonard
Name of Agent (Print)



Signature

Sworn to and subscribed before me

this the 3 day of July, 2012



(signature)

C. Kelly B. Worth (printed name)

Notary Public

My commission expires: October 31, 2017