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AGENT SERVICES
DIVISION

February 25, 2009

North Carolina Department of Insurance
Agent Services Division
Attention: Steve Bryant
1204 Mail Service Center
Raleigh, NC 27699-1204

Subject: Voluntary Surrender of Insurance License; Issued Date July 10, 2002

Dear Mr. Bryant,

I, Jeffrey Norman, hereby voluntarily surrender my North Carolina Life and Accident and Health or Sickness insurance agent's license. I am surrendering my license at my own volition and not due to any violations of any North Carolina Insurance Statutes. It is my contention that I have not violated any NCGS, including but not limited to any provisions contained within, NCGS § 58-33-32, NCGS § 58-33-46, NCGS § 58-2-65, or NCGS § 58-2-69.

Although I entered into a voluntary Consent Agreement on July 1, 2008, there was no finding of any wrongdoing, no adjudication of guilt, no plea of guilty, or a plea of nolo contendere. At this time I also intend to pursue a legal course of action to have the Consent Agreement modified in a manner that will allow me to once again transact insurance in the state of North Carolina.

I am surrendering my license without any duress.

Surrendered this the 25th day of February, 2009.

Very truly yours,


Jeffrey L. Norman.

Enclosures:

North Carolina Insurance License
Heritage Marketing & Insurance Services, Inc. Agent Name Listing

CONTACT STEVE HUFFMAN 919-866-1751 OR 919-280-4053

NORTH CAROLINA
DEPARTMENT OF INSURANCE

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JEFFREY L. NORMAN
AGENT SERVICES
DIVISION

Who has fulfilled all of the conditions of eligibility imposed by the General Statutes of North Carolina is hereby licensed by this state and granted the privilege to act within the authority of this license. It shall be valid until cancelled, surrendered or revoked.

LIFE & HEALTH INSURANCE AGENT



Commissioner of Insurance

JULY 10, 2002

NC NOTICE OF CANCELLATION
AGENT MUST BE NOTIFIED

NC DEPARTMENT OF INSURANCE
VALID UNTIL CANCELLED, SURRENDERED OR REVOKED

JEFFREY L. NORMAN

IS AUTHORIZED TO ACT AS
AGENT

ID NO. 550-45-2147 RES. N
CO. NO. LIC. TYPE 01-L
CO. OFFICIAL'S SIGNATURE _____

LIFE/HLTH
JULY 10, 2002

COMMISSIONER OF INSURANCE

JEFFREY L. NORMAN
9 RAVENSRIDGE
DOVE CANYON, CA 92679

97622