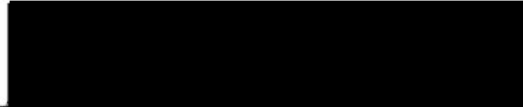


Voluntary Surrender of Insurance Agents' License

I, Kimberly M. Starnes, hereby voluntarily and permanently surrender my North Carolina Property and Liability insurance agent's license(s) due to felony convictions for embezzlement in Durham County. I understand and acknowledge that effective immediately, I can no longer act as an insurance agent in North Carolina, in any manner.

I understand that I have a right to an administrative hearing. In lieu of a hearing, I voluntarily surrender my license. The license is being surrendered without duress and with knowledge of due process.

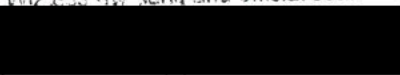
Surrendered this the 27 day of March, 2007.

  
Kimberly M. Starnes

Sworn to and subscribed before me

\_\_\_\_\_

Sworn to and subscribed before me this 27TH  
day of March, 2007

Witness my hand and official seal.  
, Notary Public

