

I, **Harold Fails, JR, NPN 19380186**, hereby voluntarily surrender all licenses issued to me by the North Carolina Department of Insurance (NCDI) for a period of two (2) 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 re-licensure (for any license) from NCDI 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 NCDI. I also understand that this Voluntary Surrender will be a public record 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 16 day of January, 2026.

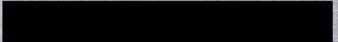

Signature

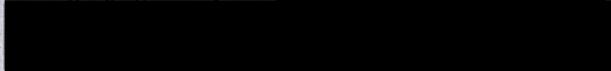
Harold Fails Jr (print name)

Sworn to and subscribed before me

This 16th day of January, 2026.

WENDY CARBAJAL
Notary Public, State of South Carolina
My Commission Expires
October 28, 2035

Wendy Carbajal


Notary Public 

My Commission expires: October 28, 2035