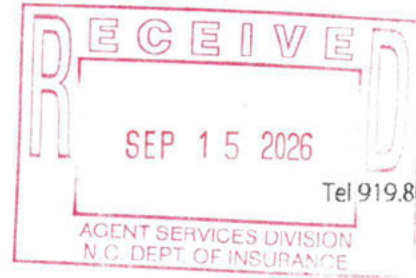




**NC DEPARTMENT
of INSURANCE**
MIKE CAUSEY, COMMISSIONER



AGENT SERVICES

Tel 919.807.6800 Fax 866.565.7854

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

I, Joseph Frances Stead NPN 19903239 surrender 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 relicensure (for any license) from NCDI during the above-stated period of license surrender. I also understand that submitting an application for relicensure 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 2nd day of SEP, 2026.

Signature

JOSEPH STEAD

(print name)

Sworn to and subscribed before me

This 3 day of September, 2026

Notary Public

My Commission expires: January 28, 2031

