STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
INSURANCE DIVISION – AGENT LICENSING
500 JAMES ROBERTSON PARKWAY
DAVY CROCKETT TOWER
NASHVILLE, TENNESSEE 37243
(615) 741-2693 FAX: (615) 532-2862
CE.AGENT.LICENSING@TN.GOV

December 15, 2014

Ingrid E. Ramos
1522-L Secretariat Blvd.
Knoxville, Tn. 37931

RE: Tennessee Insurance Producer License #2276800
Letter of Suspension

Dear Ms. Ramos,

Please be advised that pursuant to Tennessee Code Annotated ("Tenn. Code Ann."), Title 56, Chapter 1, Part 1, the State of Tennessee, Tennessee Student Assistance Corporation ("TSAC"), has certified your name to the State of Tennessee, Department of Commerce and Insurance, Division of Insurance ("Division") as an individual that has defaulted on a state or federal educational loan or service-conditional scholarship guaranteed or administered by TSAC. You are further notified that under the authority of Tenn. Code Ann. § 56-1-109 your license to sell insurance is indefinitely **SUSPENDED** effective as of the date of this Notice.

Pursuant to Tenn. Code Ann. § 56-1-109, your license to engage in the sale of insurance is being suspended based upon certification to the Division by TSAC that you have defaulted on the repayment or service obligation of your student loan; specifically, without good cause, you have failed to respond, as directed in the Notice of Intent, provided to you by certified mail, to timely request a hearing, comply to pay in full, request and qualify for deferment, forbearance, or other satisfactory compliant, or agree to a plan to repay the student loan with TSAC.

In order to reinstate your license you must comply by:

(1) Paying the debt in full;
(2) Entering into a payment plan;
(3) Entering into a service obligation;
(4) Requesting and qualifying for deferment, forbearance, or other satisfactory compliance; or
(5) Complying with the payment plan previously entered into and approved by TSAC.

You may pay your student loan in full by immediately contacting the TSAC office shown on the Order of Default, which you recently received by certified mail, or if you are not able to pay the full amount of the student loan owed, you should immediately contact the TSAC office in order to enter into a plan to pay a portion of your student loan now and the balance over a reasonable period of time. You can contact TSAC at 615-741-1346 or 1-800-342-1663.

After making a satisfactory arrangement with TSAC to pay the student loan you owe in full or to pay it over a reasonable period of time, TSAC will send an Order to the Division stating that you have either paid the debt in full, entered into a payment plan, or complied with a payment plan previously agreed upon and approved by TSAC. Upon the receipt of the Order, the Division will "TERMINATE" the suspension of your license; provided that you have met ALL other applicable licensing requirements.

If this agency receives an Order to "TERMINATE" the suspension of your license from TSAC, you will NOT be required to be re-tested or re-certified for your insurance license, if it was: 1) valid and held in good standing immediately prior to suspension, and 2) you were in compliance with all renewal requirements triggered during the period of suspension, including but not limited to the payment of fees and submission of continuing education credits if applicable.

An administrative hearing is available to you, upon your request. The Division is the lawful agent through which the Commissioner administers the Law and is authorized to bring this action. TSAC, upon the receipt of the debtor's request for a hearing, shall schedule a hearing to determine whether, as a result of the default, suspension of the debtor's license is appropriate, Tenn. Code Ann. §§ 56-1-109(C) and (D).

Please feel free to contact me if you have any questions.

Sincerely,

Renee Powell

Renee Powell
Agent Licensing