

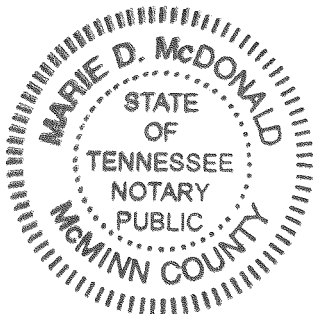
STATE OF TENNESSEE

Oath of Office

I, Allen F. Carter, do solemnly swear that as a member of the Advisory Committee on Credit Life Insurance Rates, I will support The Constitution of the State of Tennessee and The Constitution of the United States and that I will perform with fidelity the duties of the office to which I have been appointed and which I am about to assume. So help me God.

This the 15th day of March, 2013.

Member Signature



State of Tennessee

County of McMinn

I, Marie D McDonald

Have this day administered the oath of office to Allen F. Carter, a member of the Advisory Committee on Credit Life Insurance Rates as prescribed and required by law.

This the 15 day of March, 2013.

Notary Public

My Commission Expires: 1-23-2016

For Secretary of State Use

Allen F. Carter is being appointed to the Advisory Committee on Credit Life Insurance Rates as a Insurance Representative for a term beginning February 26, 2013 and ending July 31, 2018. This seat was formerly held by Ms. Kassandra Newman.