



STATE OF TENNESSEE

Oath of Office

I, Tracey Harney, 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 11th day of April, 2018.

Tracey Harney
Member Signature

State of Tennessee

County of Williamson

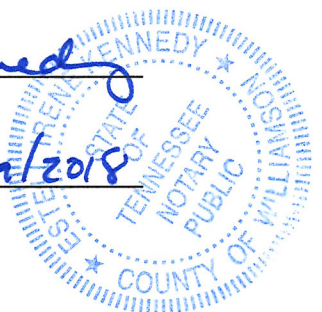
I, Estell Irene Kennedy

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

This the 11th day of April, 2018.

Estell Irene Kennedy
Notary Public

My Commission Expires: 09/09/2018



For Secretary of State Use

Tracey Harney is being appointed to the Advisory Committee on Credit Life Insurance Rates as a Representative of a Credit Life Insurance Business for a term beginning November 15, 2017 and ending June 30, 2023. This seat was formerly held by Mr. Stephen L. Rains.