TN Department of Commerce & Insurance

March 21, 2016

Caitlin Elizabeth Spicer
110 Hospital Drive
Jefferson City, TN 37760

RE: Tennessee Certified Application Counselor Registration #2303806
Letter of Suspension

Dear Ms. Spicer,

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 registration as a Certified Application Counselor is indefinitely **SUSPENDED** effective as of the date of this Notice.

Pursuant to Tenn. Code Ann. § 56-1-109, your registration to act as a Certified Application Counselor 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 registration 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 registration; provided that you have met ALL other applicable registration requirements.

If this agency receives an Order to "TERMINATE" the suspension of your registration from TSAC, you will NOT be required to be re-certified for your registration, 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 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 registration is appropriate, Tenn. Code Ann. §§ 56-1-109(C) and (D).

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

Sincerely,

Kim Biggs
Agent Licensing