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Washington, D.C. 20036-2412
main 202.861.3900 fax 202.223.2085

VINCENT M. PALADINI
vincent.paladini@piperrudnick.com
direct 202.861.3445

September 4, 2002

RECEIVED-FISC
02 SEP -5 AM 11:19
COMMISSION
CLERK

UPS NEXT DAY AIR

Office of Records and Reporting
Florida Public Service Commission
Division of Records and Reporting
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850

020957-TI

Re: Application for Authority to Provide Interexchange Telecommunications Service
Between Points Within The State of Florida.

Dear Sir/Madam:

Enclosed within this package please find one (1) original and six (6) complete copies of an Application for Approval for Stel International Inc. ("STEL") to provide Interexchange Telecommunications Service in the State of Florida.

Exhibit 4 to the Application, the financial statements of Stel, contains confidential and proprietary information and has been filed in a separate envelope marked Confidential. This proprietary information is fundamental to Stel's plan to offer services and undertake operations in the State of Florida. Therefore, the information set forth in Exhibit 4 derives significant economic value from not being disclosed to the public and, more importantly, Stel's competitors may gain significant economic benefit in the event that such information is disclosed. Therefore Stel requests that Exhibit 4 be kept confidential and not disclosed to the public.

Also enclosed within the package is a check for \$250.00 dollars payable to the Florida Public Service Commission, for the required application fee. In addition, we have included within this package an additional photocopy of the Application. Please date-stamp and return the photocopy to us using the enclosed self-addressed envelope.

Check received with filing and forwarded to Fiscal for deposit. Fiscal to forward a copy of check to RAR with proof of deposit.

Initials of person who forwarded check:

dm

This claim of confidentiality was filed by or on behalf of a "telco" for Confidential DN 09376-02. The document is in locked storage pending advice on handling. To access the material, your name must be on the CASR. If undocketed, your division director must obtain written EXD/Tech permission before you can access it.

DOCUMENT NUMBER-DATE

09375 SEP-5 08

FISC-COMMISSION CLERK

Should you have any questions or require additional information, please contact the undersigned.

Sincerely,

A handwritten signature in black ink, appearing to read 'V. Paladini', with a long horizontal flourish extending to the right.

Vincent M. Paladini
Counsel for Stel International, Inc.

VMP/eo
Enclosures

cc: Alejandro Ulloa

Fipsr Buchink

1200 NINETEENTH ST, N.W.
WASHINGTON, D.C. 20036-2430

FIRST UNION NATIONAL BANK
OF WASHINGTON, D.C.
WASHINGTON, D.C. 20013

072046

09/03/02

PAY TO THE
ORDER OF FLORIDA PUBLIC SERV COMMISSION

\$ 250.00

TWO HUNDRED FIFTY AND 00/100

Dollars

FLORIDA PUBLIC SERV COMMISSION

Payee's name, ID and account number including an Photo Copy of ID membership

Amanda P. Waters MP

MP

1. This is an application for \checkmark (check one):
- Original certificate** (new company).
 - Approval of transfer of existing certificate:** Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority.
 - Approval of assignment of existing certificate:** Example, a certificated company purchases an existing company and desires to retain the certificate of authority of that company.
 - Approval of transfer of control:** Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of company:

Stel International, Inc.

3. Name under which applicant will do business (fictitious name, etc.):

Stel International, Inc.

4. Official mailing address (including street name & number, post office box, city, state, zip code):

8890 Coral Way, Suite 213

Miami, FL 33165

5. Florida address (including street name & number, post office box, city, state, zip code):

8890 Coral Way, Suite 213

Miami, FL 33165

6.

Select type of business your company will be conducting \checkmark (check all that apply):

- Facilities-based carrier** - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.

- () **Operator Service Provider** - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- (x) **Reseller** - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- (x) **Switchless Rebiller** - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- () **Multi-Location Discount Aggregator** - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers, then offers resold service by enrolling unaffiliated customers.
- () **Prepaid Debit Card Provider** - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

7. Structure of organization;

- | | |
|---------------------------|-------------------------|
| () Individual | () Corporation |
| (x) Foreign Corporation | () Foreign Partnership |
| () General Partnership | () Limited Partnership |
| () Other _____ | |

8. **If individual**, provide:

Name: _____
Title: _____
Address: _____
City/State/Zip: _____

Telephone No.: _____ Fax No.: _____
Internet E-Mail Address: _____
Internet Website Address: _____

9. **If incorporated in Florida**, provide proof of authority to operate in Florida:

(a) **The Florida Secretary of State Corporate Registration number:**

10. **If foreign corporation**, provide proof of authority to operate in Florida:

(a) **The Florida Secretary of State Corporate Registration number:**
F02000001747

Exhibit 1

11. **If using fictitious name-d/b/a**, provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida:

(a) **The Florida Secretary of State fictitious name registration number:**

12. **If a limited liability partnership**, provide proof of registration to operate in Florida:

(a) **The Florida Secretary of State registration number:** _____

13. **If a partnership**, provide name, title and address of all partners and a copy of the partnership agreement.

Name: _____

Title: _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

14. **If a foreign limited partnership**, provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable.

(a) **The Florida registration number:** _____

15. Provide **F.E.I. Number** (if applicable): 75-3033606

16. Provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services?
() Yes () No

(b) If not, who will bill for your services?

Name: _____

Title: _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

(b) Official point of contact for the ongoing operations of the company:

Name: Alejandro Ulloa

Title: President

Address: 8890 Coral Way, Suite 213

City/State/Zip: Miami, FL 33165

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: pending

(c) Complaints/Inquiries from customers:

Name: Alejandro Ulloa

Title: President

Address: 8890 Coral Way, Suite 213

City/State/Zip: Miami, FL 33165

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

19. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

None

(b) has applications pending to be certificated as an interexchange telecommunications company.

None

(c) is certificated to operate as an interexchange telecommunications company.

None

(d) has been denied authority to operate as an interexchange telecommunications company and the circumstances involved.

None

(e) has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

None

(f) has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

None

20. Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(a) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.

N/A

(b) an officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

N/A

21. The applicant will provide the following interexchange carrier services $\sqrt{\quad}$ (check all that apply):

a. **MTS with distance sensitive per minute rates**

- Method of access is FGA
- Method of access is FGB
- Method of access is FGD
- Method of access is 800

b. **MTS with route specific rates per minute**

- Method of access is FGA
- Method of access is FGB
- Method of access is FGD
- Method of access is 800

c. **MTS with statewide flat rates per minute (i.e. not distance sensitive)**

- Method of access is FGA
- Method of access is FGB
- Method of access is FGD
- Method of access is 800

d. **MTS for pay telephone service providers**

e. **Block-of-time calling plan (Reach Out Florida, Ring America, etc.).**

f. **800 service (toll free)**

g. **WATS type service (bulk or volume discount)**

- Method of access is via dedicated facilities
- Method of access is via switched facilities

h. **Private line services (Channel Services)**
(For ex. 1.544 mbs., DS-3, etc.)

i. **Travel service**

- Method of access is 950
- Method of access is 800

j. **900 service**

k. **Operator services**

- Available to presubscribed customers
- Available to non presubscribed customers (for example, to patrons of hotels, students in universities, patients in hospitals).
- Available to inmates

1. **Services included are:**

- _____ Station assistance
- _____ Person-to-person assistance
- _____ Directory assistance
- _____ Operator verify and interrupt
- _____ Conference calling

22. Submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

Exhibit 2

23. Submit the following:

A. Managerial capability; give resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.

Exhibit 3

B. Technical capability; give resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.

Exhibit 3

C. Financial capability.

The application **should contain** the applicant's audited financial statements for the most recent 3 years. If the applicant does not have audited financial statements, it shall so be stated.

Exhibit 4 (submitted under seal)

The unaudited financial statements should be signed by the applicant's chief executive officer and chief financial officer affirming that the financial statements are true and correct and should include:

1. the balance sheet;
2. income statement; and
3. statement of retained earnings.

NOTE: *This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.*

Further, the following (which includes supporting documentation) should be provided:

1. **A written explanation** that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.
2. **A written explanation** that the applicant has sufficient financial capability to maintain the requested service.
3. **A written explanation** that the applicant has sufficient financial capability to meet its lease or ownership obligations.


THIS PAGE MUST BE COMPLETED AND SIGNED

APPLICANT ACKNOWLEDGMENT STATEMENT

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

UTILITY OFFICIAL:

Alejandro Ulloa
Print Name


Signature

President
Title

Date

Telephone No. Fax No.

Address: 8890 Coral Way, Suite 213
Miami, FL 33165

THIS PAGE MUST BE COMPLETED AND SIGNED

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

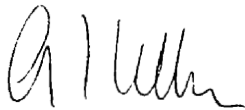
A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be provided in one of the following ways (applicant, please check one):

- () The applicant will **not** collect deposits nor will it collect payments for service more than one month in advance.

- () The applicant intends to collect deposits and/or advance payments for more than one month's service and will file and maintain a surety bond with the Commission in an amount equal to the current balance of deposits and advance payments in excess of one month.
 (The bond must accompany the application.)

UTILITY OFFICIAL:

Alejandro Ulloa
Print Name


Signature

President
Title

Date

Telephone No.

Fax No.

Address: 8890 Coral Way, Suite 213
Miami, FL 33165

THIS PAGE MUST BE COMPLETED AND SIGNED


AFFIDAVIT

By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide interexchange telecommunications service in the State of Florida. I have read the foregoing and declare that, to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

Further, I am aware that, pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083."

UTILITY OFFICIAL:

Alejandro Ulloa
Print Name


Signature

President
Title

Date

Telephone No.

Fax No.

Address: 8890 Coral Way, Suite 213

Miami, FL 33165

CURRENT FLORIDA INTRASTATE SERVICES

Applicant **has** () or **has not** (X) previously provided intrastate telecommunications in Florida.

If the answer is has, fully describe the following:

a) What services have been provided and when did these services begin?

b) If the services are not currently offered, when were they discontinued?

UTILITY OFFICIAL:

Alejandro Ulloa
Print Name

Signature

President
Title

Date

Telephone No.

Fax No.

Address: 8890 Coral Way, Suite 213
Miami, FL 33165

CERTIFICATE TRANSFER, OR ASSIGNMENT STATEMENT

I, (Name) _____,
(Title) _____ of _____
(Name of Company)

and current holder of Florida Public Service Commission Certificate Number

_____, have reviewed this application and join in the petitioner's request
for a:

() transfer

() assignment

of the above-mentioned certificate.

UTILITY OFFICIAL:

Print Name

Signature

Title

Date

Telephone No.

Fax No.

Address: _____

EXHIBIT 1

**CERTIFICATE OF FOREIGN QUALIFICATION
(Item 10)**



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

April 10, 2002

CSC

TALLAHASSEE, FL

Qualification documents for STEL INTERNATIONAL, INC. were filed on April 9, 2002 and assigned document number F02000001747. Please refer to this number whenever corresponding with this office.

Your corporation is now qualified and authorized to transact business in Florida as of the file date.

The certification you requested is enclosed.

A corporation annual report/uniform business report will be due this office between January 1 and May 1 of the year following the calendar year of the file date. A Federal Employer Identification (FEI) number will be required before this report can be filed. If you do not already have an FEI number, please apply NOW with the Internal Revenue by calling 1-800-829-3676 and requesting form SS-4.

Please be aware if the corporate address changes, it is the responsibility of the corporation to notify this office.

Should you have any questions regarding this matter, please telephone (850) 245-6051, the Foreign Qualification/Tax Lien Section.

Agnes Lunt
Document Specialist
Division of Corporations

Letter Number: 302A00021171

Account number: 072100000032

Amount charged: 78.75

State of Florida



Department of State

I certify the attached is a true and correct copy of the application by STEL INTERNATIONAL, INC., a Delaware corporation, authorized to transact business within the State of Florida on April 9, 2002 as shown by the records of this office.

The document number of this corporation is F02000001747.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Tenth day of April, 2002



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State



**CORPORATION
SERVICE COMPANY**
www.incspt.com

Invoice No. 44509831
Invoice Date 04/10/02
Amount Due 381.33
Page 1
SAL

Re: STEL INTERNATIONAL, INC.

Account No. 4353914

Billing Address
MR. ESTEBAN ELIAS
PIPER MARBURY RUDNICK & WOLFE
LLP
1200 19TH STREET, N.W.
7TH FLOOR
WASHINGTON DC 20036-2430

Shipping Address
SAME

Client Reference STEL INTERNATIONAL

Order No. 518210 005

Order Date 04/08/02

Description of Services	Amount
Company Id: 2113538	
Additional Ref: Not Provided	
FLQU00 FOREIGN FILING IN FLORIDA	.00
FL4SF STATE FEE	78.75
FL402F SERVICE FEE - FILE QUALIFICATION	90.00
FLQUDT SPECIAL ARRANGEMENT DISCOUNT	27.00-
DE2SF STATE FEE	20.00
DE273 SERVICE FEE - RETRIEVAL OF SUPPORTING DOCUMENTS	30.00
FLQUDT SPECIAL ARRANGEMENT DISCOUNT	9.00-
FLAFOR ANNUAL REGISTERED AGENT FEE	180.58
197.00 PRORATED FROM 04/01/2002 TO 02/28/2003	
FL601 PRIORITY OVERNIGHT LETTER	18.00
FLJNC THANK YOU FOR USING CSC. JACQUELINE N. CASPER	.00
TOTAL AMOUNT	381.33

THANK YOU for your business

TERMS: NET 30 DAYS - Invoices not paid within 30 days are subject to a 1.5% per month finance charge. CSC extends credit to the party requesting service whom it holds responsible for payment in full for all monies expended and services rendered.

CSC E.I.D. No: 510009810

Please return this portion with your payment.

Account No.	Invoice No.	Invoice Date	Amount Due
4353914	44509831	04/10/02	381.33

Credit Card Payment (optional)

Amount Remitted \$ _____

Circle one: VISA MC Amex

Card No. _____

Expiration Date _____

Signature _____

Telephone No. _____

Please Remit to:

CSC

PO Box 13397

Philadelphia, PA 19101-3397

2 01 4353914 9 44509831 00038133 00000000 00000000 00000000 00000000

EXHIBIT 2

**PROPOSED TARIFF
(Item 22)**

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Stel International, Inc., with principal offices at 8890 Coral way, Suite 213, Miami, Florida 33165. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

CHECK SHEET

The sheets listed below, which are inclusive of this tariff, are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date of the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

TABLE OF CONTENTS

Title Sheet1
Check Sheet2
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Symbols Sheet4
Tariff Format Sheets5
Section 1 - Technical Terms and Abbreviations6
Section 2 - Rules and Regulations7
Section 3 - Description of Service.....12
Section 4 -16

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SYMBOLS SHEET

D - Delete Or Discontinue

I - Change Resulting In An Increase to A Customer's Bill

Ed - Moved From Another Tariff Location

N - New

R - Change Resulting In A Reduction To A Customer's Bill

T - Change in Text Or Regulation But No Change In Rate Or Charge

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

TARIFF FORMAT SHEETS

A. **Sheet Numbering** - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

B. **Sheet Revision Numbers** - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc, the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

C. **Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

- 2.
- 2.1.
- 2.1.1.
- 2.1.1.A.
- 2.1.1.A.1.
- 2.1.1.A.1.(a).
- 2.1.1.A.1.(a).1.
- 2.1.1.A.1.(a).1.(i).
- 2.1.1.A.1.(a).1.(i).(1).

D. **Check Sheets** - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages) . The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the customer's location to the Company's network switching center.

Authorization Code - A numerical code, one or more of which are available to a customer to enable him/her to access the carrier, and which are used by the carrier both to prevent unauthorized access to its facilities and to identify the customer for billing purposes.

Company or Carrier - Stel International, Inc., Inc.

Customer - the person, firm, corporation or other entity which orders service and is responsible for payment of charges due and compliance with the Company's tariff regulations.

Day - From 8:00 AM up to but not including 5:00 PM local time Sunday through Friday.

Evening - From 5:00 PM up to but not including 11:00 PM local time Sunday through Friday.

Holidays - The Company's recognized holidays are New Year's Day, July 4th, Thanksgiving Day, Christmas Day.

Night/Weekend - From 11:00 PM up to but not including 8:00 AM Sunday through Friday, and 8:00 AM Saturday up to but not including 5:00 PM Sunday.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of the Company

The Company's services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this tariff.

The Company's installs operates, and maintains the communications services provided herein in accordance with the terms and conditions set forth under this tariff. It may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the Company's network. The customer shall be responsible for all charges due for such service arrangement.

The Company's services and facilities are provided on a monthly basis unless ordered on a longer term basis, and are available twenty-four hours per day, seven days per week.

2.2 Limitations

2.2.1 Service is offered subject to the availability of facilities and provisions of this tariff.

2.2.2 The Company's reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its control: or when the customer is using service in violation of the law or the provisions of this tariff.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 2 - RULES AND REGULATIONS continued

2.2 **Limitations** (Cont.)

- 2.2.3 All facilities provided under this tariff are directly controlled by the Company and the customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.4 All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.
- 2.2.5 Customers reselling or rebilling services must have a Certificate of interexchange Public Convenience and Necessity as an carrier from the Florida Public Service Commission.

2.3 **Liabilities of the Company**

- 2.3.1 The Company's liability arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which the aforementioned faults in transmission occur, unless ordered by the Commission.
- 2.3.2 The Company shall be indemnified and held harmless by the customer against:
 - (A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information, or other content transmitted over the Company's facilities.
 - (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by the Company.

ISSUED: _____

EFFECTIVE: _____

By.

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 2 - RULES AND REGULATIONS continued**2.4 Interruption of Service**

2.4.1 Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence of the customer, or due to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set forth in Subsection 2.3.1. It shall be the customer's obligation to notify the Company immediately of any service interruption for which a credit allowance is desired. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by the customer within his control, or equipment, if any, furnished by the customer and connected to the Company's facilities. No refund or credit will be made for the time that the Company stands ready to repair the service and the subscriber does not provide access to the Company for such restoration work.

2.4.2 No credit shall be allowed for an interruption of a continuous duration of less than twenty-four hours after the subscriber notifies the Company.

2.4.3 The customer shall be credited for an interruption of more than twenty-four hours as follows:

Credit Formula:

$$\text{Credit} = A/720 \times C$$

"A" - outage time in hours

"B" - each month is considered to have 720 hours

"C" - total monthly charge for affected facility

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 2 - RULES AND REGULATIONS continued

2.5 Disconnection of Service by Carrier

The company (carrier), upon 5 working days written notice to the customer, may discontinue service or cancel an application for service without incurring any liability for any of the following reasons:

- 2.5.1 Non-payment of any sum due to carrier for regulated service for more than thirty days beyond the date of rendition for such service.
- 2.5.2 A violation of any regulation governing the service under this tariff.
- 2.5.3 A violation of any law, rule, or regulation of any government authority having jurisdiction over such service.
- 2.5.4 The company has given the customer notice and has allowed a reasonable time to comply with any rule, or remedy, and deficiency as stated in Rule 25-4.113, F.A.C., Refusal or Discontinuance of Service by Company.
- 2.5.5 Service may be disconnected without notice for tampering with company equipment, for interfering with the service to other customers, for fraud, or in the event of a hazardous condition.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 2 - RULES AND REGULATIONS continued

2.6 **Deposits**

The Company does not require a deposit from the customer.

2.7 **Advance Payments**

For customers whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and if necessary a new advance payment will be collected for the next month.

2.8 **Taxes**

All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed on customer bills as separate line items and are not included in the quoted rates.

2.9 **Billing of Calls**

All charges due by the subscriber are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 3 - DESCRIPTION OF SERVICE

3.1 Timing of Calls

3.1.1 When Billing Charges Begin and End For Phone Calls

The customer's long distance usage charge is based on the actual usage of the Company's network. Usage begins when the called party picks up the receiver, (i.e., when 2 way communication, often referred to as "conversation time" is possible.). When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling or called party hangs up.

3.1.2 Billing Increments

The minimum call duration for billing purposes is 1 minute for a connected call and calls beyond 1 minute are billed in 1 minute increments and calls beyond 1 minute are billed in 30 second increments.

3.1.3 Per Call Billing Charges

Billing will be rounded up to the nearest penny for each call.

3.1.4 Uncompleted Calls

There shall be no charges for uncompleted calls.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

SECTION 3 - DESCRIPTION OF SERVICE continued**3.2 Calculation of Distance**

Usage charges are not mileage sensitive.

3.3 Minimum Call Completion Rate

A customer can expect a call completion rate (number of calls completed number of calls attempted) of not less than 90% during peak use periods for all Feature Group D services ("1+" dialing).

3.4 Service Offerings**3.4.1 Stel Long Distance Service.**

Stel Long Distance Service is offered to residential and business customers. The service permits direct dialed outbound calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in 30 second increments. No monthly recurring charges or minimum monthly billing requirements apply.

3.4.2 Stel 800/888 (Inbound) Long Distance Service.

Stel 800/888 (Inbound) Long Distance Service is offered to residential and business customers. The service permits inbound 800/888 calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in 30 second increments. No minimum monthly billing requirements apply.

3.4.3 Operator Services.

The Company's operator services are provided to residential and business customers who presubscribe to this service for intrastate calling. Operator services include the completion of collect, station-to-station, person-to-person, third party billing and credit card calls with the assistance of a Carrier operator. Each completed operator assisted call consists of two charge elements (except as otherwise indicated herein): (i) a fixed operator charge, which will be dependent on the type of billing selected (e.g., calling card, collect or other) and/or the completion restriction selected (e.g., station-to-station or person-to-person); and (ii) a measured usage charge dependent upon the duration, distance and/or time of day of the call.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
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Miami, Florida 33165

3.4.4-A Operator Dialed Surcharge

This surcharge applies to calls when the customer has the capability of dialing all the digits necessary to complete a call, but elects to dial only the appropriate operator code and requests the operator to dial the called station. The surcharge does not apply to:

- 1) Calls where a customer cannot otherwise dial the call due to defective equipment or trouble on the Company's network; and
- 2) Calls in which a Company operator places a call for a calling party who is identified as being handicapped and unable to dial the call because of his/her handicap.

The Operator Dialed Surcharge applies in addition to any other applicable operator charges.

SECTION 4 - RATES**4.1 Stel Long Distance Service**

Call Set up Charge – \$0.07
Rate per minute - \$0.09
Plan is billed in 30 seconds increments.

4.2 Stel 800/888 (Inbound) Long Distance Service

Call Set up Charge –\$0.07
Rate per minute - \$0.09
Plan is billed in 30 seconds increments.

4.3 Operator Services (For presubscribed customers)

4.3.1 Usage Rates: The appropriate rate found under 4.1 shall apply.

4.3.2 Operator Charges:
Person-to-Person \$3.00
Station-to-Station \$1.00

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

4.4 Determining Applicable Rate in Effect

For the initial minute, the rate applicable at the start of chargeable time at the calling station applies. For additional 30 second increments, the rate applicable is that rate which is in effect at the calling station when the additional 30 second increment(s) begin. That is, if chargeable time begins during the Day Period, the Day Rate applies to the initial minute and to any additional 30 second increment(s) that the call continues during the rate period. If the call continues into a different rate period, the appropriate rates from that period apply to any additional 30 second increment(s) occurring in that rate period. If an additional 30 second increment is split between two rate periods, the rate period applicable at the start of the increment applies to the entire 30 second increment.

4.6 Payment of Calls**4.6.1 Late Payment Charges**

A late payment Charge of 1.5% per month will be assessed on all unpaid balances more than thirty days old.

4.6.2 Return Check Charges

A return check charge of \$25.00 will be assessed for checks returned for insufficient funds if the face value does not exceed \$50.00, \$30.00 if the face value does exceed \$50.00 but does not exceed \$300.00, \$40.00 if the face value exceeds \$300.00 or 5% of the value of the check, which ever is greater.

4.7 Restoration of Service

A reconnection fee of \$25.00 per occurrence is charged when service is re-established for customers who had been disconnected for non-payment.

4.8 Special Promotions

The company will, from time to time, offer special promotions to its customers waiving certain charges. These promotions will be approved by the FPSC with specific starting and ending dates, and be made part of this tariff.

4.9 Special Rates For The Handicapped**4.9.1. Directory Assistance**

There shall be no charge for up to fifty calls per billing cycle from lines or trunks serving individuals with disabilities. The Company shall charge the prevailing tariff rates for every call in excess of 50 within a billing cycle.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

4.9.2. **Hearing and Speech Impaired Persons**

Intrastate toll message rates for TDD users shall be evening rates for daytime calls and night rates for evening and night calls.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

4.9.3. **Telecommunications Relay Service**

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay service calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off of the otherwise applicable rate for a voice nonrelay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge.

ISSUED: _____

EFFECTIVE: _____

By:

A. ULLOA, PRESIDENT
8890 Coral Way, Suite 213
Miami, Florida 33165

EXHIBIT 3

MANAGERIAL INFORMATION (Item 23.A)

Stel International, Inc. ("Stel") possesses the managerial and technical qualifications to provide its proposed telecommunications services in the State of Florida and to operate and maintain its facilities over which such services eventually will be deployed. Applicant's senior management has extensive operational and technical experience in telecommunications, as described below.

Stel's officers and directors are:

Alejandro I. Ulloa, Director, President and Chief Executive Officer

Mr. Ulloa has over 35 years of experience in the telecommunications industry. His prior experience includes strategic planning, new business development, market analysis, business evaluation, financial analysis, regulation and technical trend analysis. Mr. Ulloa also has extensive experience with operational due diligence and mergers and acquisitions. Prior to his current position, Mr. Ulloa was the Chief of corporate planning for Telex-Chile and its affiliated companies. Other positions previously held by Mr. Ulloa include: Chief Executive Officer of Chilesat S.A.; Chief Executive Officer and Partner of Cavetel, a network integration company based in Venezuela; Chief Operations Officer of the Network Integration Division of General Telephone, Inc., also based in Venezuela; Chief Operations Officer of TVN Network Operations for the National Broadcast Television Network in Chile; and Manager of International Satellite Network Operations for Entel in Chile.

Mr. Ulloa currently serves on the board of directors for the following companies: Telex Chile, a telecommunications holding company that is publicly traded in Chile and the United States (NYSE); Chilesat S.A., the third largest facilities-based interexchange carrier in Chile; Texcom S.A., a holding company with telecommunications operations in the United States and in Latin America; Telesat S.A., a local exchange carrier operating in Chile; Chilesat PCS, a cellular mobile telephone company operating in Chile; Colomsat S.A., a private data network and Internet service provider operating in Columbia.

Carlos V. Serrano, Chief Financial Officer

Mr. Serrano holds a Masters Degree in Business Administration from Universidad de Chile, is a Certified Public Accountant, and has over 22 years of business experience. His prior experience includes financial risk management, bond issues and debt restructuring. Prior to his current position, Mr. Serrano held several positions with Banco Sudamericano, including Corporate Chief Financial Officer and Chief Executive Officer of Sudamericano Stock Brokerage. More recently, Mr. Serrano has been working as a financial business consultant.

Jorge A. Castañeda, Chief Operating Officer

Mr. Castañeda holds a degree in electrical engineering from the Universidad de Santiago of Chile and has 16 years of experience in the telecommunications industry. Mr. Castañeda's prior experience includes network planning, network engineering and integration, and network management and control. Prior to his current position, Mr. Castañeda was the Chief Operating Officer of Chilesat, S.A. and for GTD, both long distance carriers operating in Chile. In addition, Mr. Castañeda has held several positions involving telephone network engineering and project implementation for Telefónica CTC in Chile.

EXHIBIT 4

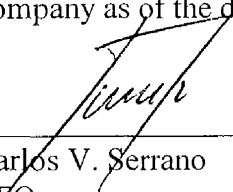
**FINANCIAL INFORMATION
(Item 23.C)**

FILED UNDER SEAL

Stel International, Inc. ("Stel") is financially qualified to provide telecommunications services in the State of Florida. In particular, Stel has access to the financing and capital necessary to conduct its planned telecommunications operations. Because Stel is a new company, it does not have audited financial statements for the most recent 3 years. To demonstrate its financial qualification, Applicant submits the attached balance sheet, current as of August 1, 2002, which has been signed and affirmed as true and correct by Stel's Chief Executive Officer and its Chief Financial Officer. Because of the proprietary and sensitive nature of this financial information, Stel is submitting its balance sheet under seal, and respectfully requests confidential treatment thereof.

AFFIDAVIT

I, Carlos V. Serrano, Chief Financial Officer of Stel International, Inc. (the "Company"), hereby certify in the name and on behalf of the Company, that the balance sheet attached hereto is an accurate, correct and true balance sheet of the Company as of the date hereof.

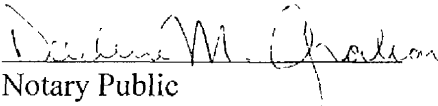


Carlos V. Serrano
CFO

State of _____)
District of Columbia
County of _____)

BEFORE ME, the undersigned, a Notary Public in and for the foregoing jurisdiction, on this day personally appeared Carlos V. Serrano, personally known to me or satisfactorily proven to me to be the person(s) whose name(s) is (are) subscribed to the foregoing instrument, who acknowledged to me that he executed the same for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL, this 3rd day of ^{September} ~~August~~, 2002.



Notary Public

My commission expires: 9/30/05

