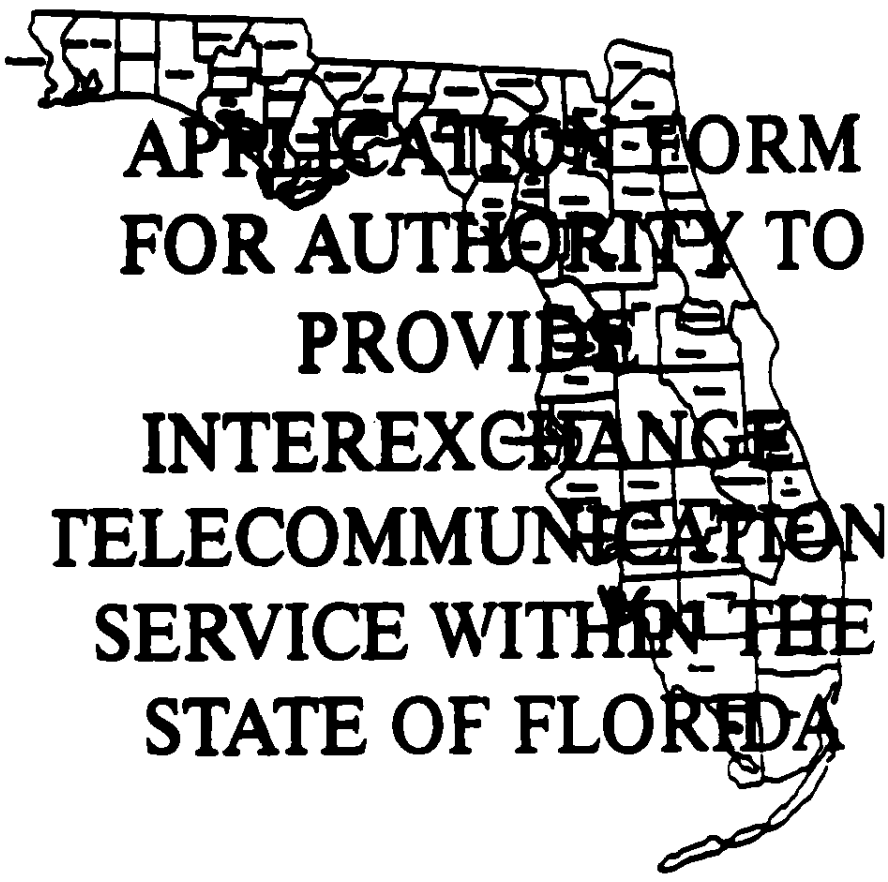


980121

DEPOSIT DATE
D695 - JAN 26 1993



APPLICATION FORM
FOR AUTHORITY TO
PROVIDE
INTEREXCHANGE
TELECOMMUNICATION
SERVICE WITHIN THE
STATE OF FLORIDA

MAIL ROOM
98 JAN 26 AM 8 28

RECEIVED
COMMUNICATIONS
DIVISION

DOCUMENT NUMBER 980121

980121

FILED IN CLERKS/REPORTING

**** FLORIDA PUBLIC SERVICE COMMISSION ****

DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION

APPLICATION FORM
for
AUTHORITY TO PROVIDE
INTEREXCHANGE TELECOMMUNICATIONS SERVICE
WITHIN THE STATE OF FLORIDA

Instructions

A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).

B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.

C. Use a separate sheet for each answer which will not fit the allotted space.

D. If you have questions about completing the form, contact:

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd., Gerald Gunter Building
Tallahassee, Florida 32399-0850
(850) 413-6600

E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission
Division of Administration
2540 Shumard Oak Blvd., Gerald Gunter Building
Tallahassee, Florida 32399-0850
(850) 413-6251

1. Select what type of business your company will be conducting (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.

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.

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 the 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.

2. This is an application for (check one):

Original Authority (New company).

Approval of Transfer (To another certificated company).

Approval of Assignment of existing certificate (To an uncertificated company).

Approval for transfer of control (To another certificated company).

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

ITF, INC.

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

ITF, INC.

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

ITF, INC.
18499 BISCAYNE BLVD.
SUITE M2
MIAMI, FL 33181
(305) 710-1808

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

ITF, INC
13499 BISCAYNE BLVD
SUITE M2
MIAMI, FL, 33181
(305) 710-1808

7. Structure of organization;

- Individual Corporation
 Foreign Corporation Foreign Partnership
 General Partnership Limited Partnership
 Other, _____

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) 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.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: _____

- (b) Name and address of the company's Florida registered agent.

Bruce Margolies
16105 NE 18 AVE
MIAMI FL 33142
305 945-6522

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number: _____

- (d) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

N/A

(2) 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

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

(a) The application;

GARY GRUENBERG
General Manager
13499 BISCAYNE BLVD
SUITE M2
MIAMI, FL 33181 (305) 710-1808

(b) Official Point of Contact for the ongoing operations of the company;

FRED HARRICK
President
Same address

(c) Tariff;

Gary Gruenberg
General Manager
Same address

(d) Complaints/Inquiries from customers;

Fred Harrick
President
Same address

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

N/A

(b) Has applications pending to be certificated as an interexchange carrier.

N/A

(c) Is certificated to operate as an interexchange carrier.

N/A

- (d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.

N/A

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

N/A

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

N/A

12. What services will the applicant offer to other certificated telephone companies:

- Facilities. Operators.
 Billing and Collection. Sales.
 Maintenance.
 Other: _____

13. Do you have a marketing program?

NOT YET

14. Will your marketing program:

- Pay commissions?
 Offer sales franchises?
 Offer multi-level sales incentives?
 Offer other sales incentives?

N/A

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

N/A

16. Who will receive the bills for your service? (Check all that apply)

- | | |
|--|---|
| <input checked="" type="checkbox"/> Residential customers. | <input checked="" type="checkbox"/> Business customers. |
| <input type="checkbox"/> PATS providers. | <input type="checkbox"/> PATS station end-users. |
| <input type="checkbox"/> Hotels & motels. | <input type="checkbox"/> Hotel & motel guests. |
| <input type="checkbox"/> Universities. | <input type="checkbox"/> Univ. dormitory residents. |
| <input type="checkbox"/> Other: (specify) _____ | |

17. Please provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

YES

(b) Name and address of the firm who will bill for your service.

ITF, INC.
13499 BISCAYNE BLVD
SUITE M2
MIAMI, FL, 33181

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability.

ENCLOSED

Regarding the showing of financial capability, the following applies:
The application should contain the applicant's financial statements for the most recent 3 years, including:

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

Further, a written explanation, which can include supporting documentation, regarding the following should be provided to show financial capability.

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

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.

If available, the financial statements should be audited financial statements.

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should affirm that the financial statements are true and correct.

B. Managerial capability.

ENCLOSED

C. Technical capability.

ENCLOSED

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

**INCLUDED WITH APPLICATION
FLORIDA TARIFF NO. 1**

20. The applicant will provide the following interexchange carrier services (Check all that apply).

- 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

- 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

- 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

- MTS for pay telephone service providers

- Block-of-time calling plan (Reach out Florida, Ring America, etc.).

- 800 Service (Toll free)

- WATS type service (Bulk or volume discount)
- Method of access is via dedicated facilities
- Method of access is via switched facilities

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

- Travel Service**
- Method of access is 950
- Method of access is 800
- 900 service**
- 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

Services included are:

- Station assistance
- Person to Person assistance
- Directory assistance
- Operator verify and interrupt
- Conference Calling

21. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

800 NUMBER + PIN NUMBER + CALLED NUMBER

22. Other:

**** APPLICANT ACKNOWLEDGEMENT 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:** A non-refundable application fee of \$250.00 must be submitted with the application.

5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange service.

6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement. 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:

[Signature]
Signature
President
Title

1-21-98
Date
(305) 937-4337
Telephone No.

**** APPENDIX B ****

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 responded to 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 will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)**

UTILITY OFFICIAL:

Signature	Date
President	(305) 937-4337
Title	Telephone No.

**** APPENDIX C ****

INTRASTATE NETWORK

1. **POP:** Addresses where located, and indicate if owned or leased.

- 1) ITF, IAK 2) —
13499 BISCAYNE BLVD
M 2
3) MIAMI, FL 33181 4) —

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

- 1) ITF IAK 2) —
Same address
3) Micom 20K 4) ALR SWITCH SYSTEM
Router w/ Dialogic Components

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

	<u>POP-to-POP</u>	<u>TYPE</u>	<u>OWNERSHIP</u>
1)	<u>—</u>		
2)	<u>—</u>		

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

MIAMI, NORTHDADE, HOLLYWOOD

5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed). ALL CUSTOMER THAT DIAL OT, local, or O- shall be routed to a LEC or an ALEC.

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has () or has not (✓) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

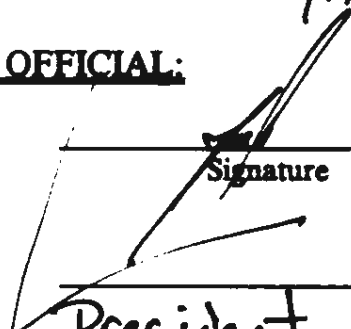
- a) What services have been provided and when did these services begin?

N/A

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

N/A

UTILITY OFFICIAL:



Signature

President

Title

1-21-98

Date

(305) 933-4337

Telephone No.

Estimated proforma Balance Sheet and Financial Statement for First Year

BALANCE SHEET STARTUP

Assets:

Cash	\$ 50,000.00
Telephone Equipment	40,000.00
Office Equipment	5,000.00
Office Furniture	3,000.00

Liabilities: \$ -0-

Owners Equity: \$ 98,000.00

FINANCIAL STATEMENT FOR FIRST YEAR

Sales:	\$ 925,000.00	100%
Cost of Goods Sold:	370,000.00	40%
Gross Margin:	555,000.00	60%
Operating Expenses:	60,000.00	6.5%
Net Income:	495,000.00	53.5%

Due to the nature of this start up business operating in the capacity of a facility based carrier the startup costs and the low expenses will enable us to grow significantly. The low monthly volume commitment from our suppliers and a six month ramp up period enables us to increase our capital base quickly while still being able to provide first class service. After proving ourselves in this marketplace we expect to have backing from investors to increase our capital base significantly for the expansion of our infrastructure and marketing abilities.

RESUME

**FRED HARRICK
1000 W. ISLAND BLVD.
SUITE 2702
AVENTURA, FLORIDA 33160**

**GRADUATE FROM THE UNIVERSITY OF PANAMA 1976
BSBA DEGREE IN MANAGEMENT**

WORK EXPERIENCE:

1974 - 1985	PERFUMES INTERNATIONAL	PRESIDENT
1985 - 1998	ADVANCED TECHNOLOGY MANAGEMENT	PRESIDENT

**BORN IN LIMA, PERU IN 1954. LIVES AND WORKS IN PANAMA. MARRIED TO A US CITIZEN
AND HAS 4 CHILDREN.**

HOBBIES INCLUDE TENNIS, FISHING, READING, AND MUSIC.

FLORIDA PUBLIC SERVICE COMMISSION

**DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION**

**ITF, INC.
TARIFF**

INTEREXCHANGE TELECOMMUNICATIONS SERVICE

**FLORIDA PUBLIC SERVICE COMMISSION
DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION
2540 SHUMARD OAK BLVD.
GUNTER BUILDING
TALLAHASSEE, FLORIDA 32399-0850**

ITF, INC

FLORIDA TARIFF NO. 1
ORIGINAL SHEET 1

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 ITF, Inc. with principal offices at 13499 Biscayne Blvd., Suite M2, Miami, Florida 33181. 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: JANUARY 20, 1998

EFFECTIVE:

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

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.

SHEET	REVISION	SHEET	REVISION
1	ORIGINAL	21	ORIGINAL
2	ORIGINAL	22	ORIGINAL
3	ORIGINAL	23	ORIGINAL
4	ORIGINAL	24	ORIGINAL
5	ORIGINAL	25	ORIGINAL
6	ORIGINAL	26	ORIGINAL
7	ORIGINAL	27	ORIGINAL
8	ORIGINAL	28	ORIGINAL
9	ORIGINAL	29	ORIGINAL
10	ORIGINAL	30	ORIGINAL
11	ORIGINAL	31	ORIGINAL
12	ORIGINAL	32	ORIGINAL
13	ORIGINAL		
14	ORIGINAL		
15	ORIGINAL		
16	ORIGINAL		
17	ORIGINAL		
18	ORIGINAL		
19	ORIGINAL		
20	ORIGINAL		

ISSUED: JANUARY 20, 1998

EFFECTIVE: _____

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

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Section 4 - Rates.....26

ISSUED: January 20, 1998

EFFECTIVE: _____

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

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ISSUED: January 20, 1998

EFFECTIVE: _____

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

SYMBOLS SHEET

D - Delete Or Discontinue

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

M - 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: January 20, 1998

EFFECTIVE _____

by:

**Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181**

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.

ISSUED: January 20, 1998

EFFECTIVE: ___

by:

Fred Harrick, President
13499 Biscayne Blvd. Suite M2
Miami, Fl. 33181

TARIFF FORMAT SHEETS

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: January 20, 1998

EFFECTIVE _____

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

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 -ITF, 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 Rate Period - From 8:00 AM up to but not including 5:00 PM local time Monday through Friday.

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

Night/Weekend Rate Period - 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.

Holidays - The Company's recognized holidays are New Year's Day, Martin Luther King, Jr. Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Christmas Day.

ISSUED: January 20, 1998

EFFECTIVE: _____

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

SECTION 2 - RULES AND REGULATIONS**2.1 Undertaking of ITF, INC**

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 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 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: January 20, 1998

EFFECTIVE: _____

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

SECTION 2 - RULES AND REGULATIONS

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 Refusal or Discontinuance of Service by Company

As applicable, the company may refuse or discontinue telephone service under the following condition provided that, unless otherwise stated, the customer shall be given notice and allowed a reasonable time to comply with any rule or remedy and deficiency:

2.2.4.A For noncompliance with or violation of any state or municipal law, ordinance, or regulation pertaining to telephone service.

2.2.4.B For the use of telephone service for any other property or purpose than that described in the application.

2.2.4.C For failure or refusal to provide the company with a deposit to insure payment of bills in accordance with the company's regulations.

2.2.4.D For neglect or refusal to provide reasonable access to the company for the purpose of inspection and maintenance of equipment owned by the Company.

2.2.4.E For noncompliance with or violation of the Commission's regulations or the Company's rules and regulations on file with the Commission, provided 5 working days' written notice is given before termination

ISSUED: January 20, 1998

EFFECTIVE: _____

by:

**Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181**

SECTION 2 - RULES AND REGULATIONS**2.2 Limitations (Cont.)**

2.2.4.F For nonpayment of bills for telephone service, including the telecommunications access system surcharge provided that suspension or termination of service shall not be made without 5 working days written notice to the customer, except in extreme cases. The written notice shall be separate and apart from the regular monthly bill for service. The Company shall not, however, refuse or discontinue service for nonpayment of a dishonored check service imposed by the Company. The Company shall not discontinue service to any customer for the initial nonpayment of the current bill on a day the company's abusiveness office is closed or on a day preceding a day the business office is closed.

2.2.4.G Without notice in the event of customer use of equipment in such manner as to adversely affect the Company's equipment or the Company's service to others.

2.2.4.H Without notice in the event of hazardous conditions or tampering with the equipment furnished and owned by the Company.

2.2.4.I Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, the Company may, before restoring service, require the customer to make, at his own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.

2.2.4.J In case of refusal to establish service, or whenever service is discontinued, the Company shall notify the applicant or customer in writing of the reason for such refusal or discontinuance.

ISSUED: January 20, 1998**EFFECTIVE: _____**

by:

Fred Harrick, President
13499 Biscayne Blvd., Suite M2
Miami, Fl. 33181

SECTION 2 - RULES AND REGULATIONS

2.2 Limitations (cont.)

- 2.2.4.K Service shall be initiated or restored when the cause for refusal or discontinuance has been satisfactorily adjusted.
- 2.2.5 **Initiation and Continuance of Service**
The following shall not constitute sufficient cause for refusal or discontinuance of service to an applicant or customer:
- 2.2.5.A **Delinquency in payment for service by a previous occupant of the premises, unless the current applicant or customer occupied the premises at the time the delinquency occurred and the previous customer continues to occupy the premises and such previous customer shall benefit from such new service.**
- 2.2.5.B **Delinquency in payment for separate telephone service for another customer in the same residence.**
- 2.2.5.C **Failure to pay for business service at a different location and a different telephone number shall not constitute sufficient cause for refusal of residence service or vice versa.**
- 2.2.5.D **Failure to pay for a service rendered by the Company which is not regulated by the Commission.**
- 2.2.5.E **Failure to pay the bill of another customer as guarantor thereof.**

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SECTION 2 - RULES AND REGULATIONS

2.2 LIMITATIONS (Cont.)

- 2.2.5.F Failure to pay a dishonored check service charge imposed by the Company.
- 2.2.6 When a service has been discontinued for proper cause, the Company may charge a reasonable fee to defray the cost of restoring service, provided such charge is set out in its approved tariff on file with the Commission. See Section 3.4 for rate related information.
- 2.2.7 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

2.3 Liabilities of the Company

- 2.3.1 The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and 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.
- 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.

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

2.4.1 Credit allowance for the interruption of service which is not due to the Company's testing, adjusting, negligence of the customer, or to the failure of equipment provided by the customer, are subject to the general liability provisions set forth in 2.3.1 herein. It shall be the obligation of the customer to notify the Company immediately of any interruption in service for which a credit allowance is desired. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any equipment 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:**Credit - $A/B \times C$** **"A" - outage time in hours****"B" - 720 hours****"C" - total monthly charge for affected facility**

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SECTION 2 - RULES AND REGULATIONS

2.5 Deposits

The Company does not require a deposit from the customer.

2.6 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.

2.7 Taxes

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

2.8 Employee concessions

Any employee of the Company in good standing for three months or longer may receive any of the Company's services 20% below the tarified rate.

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SECTION 2 - RULES AND REGULATIONS**2.9 Conditions Governing Operator Service**

The Company shall identify itself as "ITF, INC." audibly and distinctly, to the end user at the beginning of each telephone call and again before the billed party incurs any charge for the call.

2.10 Special Conditions Governing Operator Services

- 1) Unless otherwise specified in this tariff, billing increment are 1 minute.
- 2) Surcharge charged by the hotel must be collected at the time of check out.
- 3) Intra and InterLata Intrastate Rates for Operator Services are Capped at the time of day AT&T rate. IntraLata Intrastate rates are capped at applicable LEC rate.
- 4) All 0- intraLATA calls are routed to the local telecommunications provider.

Each customer subscribing to the Company's operator services must disclose the following information for both intra and interLATA intrastate services to transient end user by displaying the following information requirements on stickers or tent cards provided by the Company.

- 1) Company name - ITF, INC.
- 2) All OSP Operator Service Rates
- 3) IntraLATA and InterLATA Service Rates - dial 1-800-675-1197 or any operator at 9+0 for long distance rates.
- 4) Billing Procedures - all operator services and long

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SECTION 2 - RULES AND REGULATIONS

2.10 Special Conditions Governing Operator Services (Cont)

- 5) IntraLATA and interLATA dialing instructions.
- 6) Instructions on how to reach emergency services.
- 7) Toll free number for customer service.
- 8) Instructions for how to access other OSPs.
- 9) Amount of any surcharge for local and long distance calls billed and collected by the call aggregator.

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SECTION 2 - RULES AND REGULATIONS

The Company provides a tent card for OSP calls.

An example of the Company's tent card is provided below:

.....
ITF, INC.
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TELEPHONE DIALING INSTRUCTIONS

- Front Desk.....Dial 0
- Room to Room.....Dial Room Number Desired
- Local Calls.....9 + Number (\$.50 Surcharge)
- Local Exchange Company Operator..9 + 0
- Long Distance Calls.....8 + 1 + Area Code + Number (\$.50 Surcharge)
- Toll-Free Calls.....9 + 1 + 800 + Number
- Long Distance Calling Cards.....8 + 0 + Area Code + Number
- Operator Assisted.....After the tone, enter your calling card number or
stay on the line for operator assistance.
- International Calls.....8 + 011 + Country Code + City Code + Number
- Emergency Calls.....9 + 911

Operator services provided by ITF, INC. All 0 - intraLATA calls are routed to the local telecommunications provider. To access the long distance carrier of your choice, dial the access code provided by that carrier or contact the carrier for more information. If you desire your call to be made by a carrier other than ITF, INC., you may do so by dialing 9 + 10XXX. For specific rates please turn card over.

.....

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SECTION 2 - RULES AND REGULATIONS

BACK SIDE OF TENT CARD

Rate Information

To access the long distance carrier of your choice, dial the access code provided by that carrier or contact the carrier for more information. For specific intraLATA, interLATA, or interstate rates, dial an ITF, INC. operator, or customer service at 1-800-675-1197.

Billing Procedure

Operator Service Calls will be billed through the Local Telephone Company or Credit Card Company designated by the caller. ITF, INC'S. calls will be identified by name.

ITF, INC.
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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

Unless otherwise specified in this tariff, 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.

3.1.3 Per Call Billing Charges

Billing will be rounded up to the nearest penny for each call. In no instance shall the rounded rates exceed the OSP rate cap.

3.1.4 Uncompleted Calls

There shall be no charges for uncompleted calls.

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SECTION 3 - DESCRIPTION OF SERVICE**3.2 Billing of Calls****3.2.1 Billing Payments and Adjustments**

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.

3.2.2 Sale of Telecommunications Services to Uncertificated IXCs Prohibited

Customers reselling or rebilling telecommunications services must have a Certificate of Public Convenience and Necessity as an interexchange carrier from the Florida Public Service Commission.

3.3 Payment of Calls**3.3.1 Late payment charges**

Interest charges of 1 1/2% per month will be assessed on all past due balances.

3.3.2 Return Check Charges

A return check charge of \$25.00, if the face value of the check does not exceed \$50.00; \$30.00, if the face value is more than \$50.00 but does not exceed \$300.00; \$40.00, if the face value is more than \$300.00; or 5 percent, whichever is greater, will be assessed for checks returned for insufficient funds.

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SECTION 3 - DESCRIPTION OF SERVICE**3.4 Restoration of Service**

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

3.5 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers that are produced by Bell Communications Research in the NPA-NXX V \$ H Coordinates Tape and Bell's NECA Tariff no. 4.

FORMULA:

$$\begin{array}{l} \text{The square} \\ \text{root of:} \end{array} \quad \frac{(V1 - V2)^2 + (H1 - H2)^2}{10}$$

3.6 Minimum Call Completion Rate

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

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SECTION 3 - DESCRIPTION OF SERVICE**3.7 Service Offerings****3.7.1 ITF, INC. InterLATA Operator Services**

ITF, INC. InterLATA operator service rates are for InterLATA operator services offered by the Company. These rates include time and/or distance sensitive rates as well as surcharges.

3.7.2 ITF, INC. IntraLATA Operator Services

ITF, INC. IntraLATA operator service rates are for IntraLATA operator services offered by the Company. These rates include time and/or distance sensitive rates as well as surcharges.

3.7.3 ITF, INC. 1+ Dialing

The customer utilizes "1+ dialing, or "10XXX" followed by "1 + 7 digits" for interLATA toll calls, or dials "10XXX" followed by "1 + 7 digits" or "1 + 10 digits" for intraLATA toll calls.

3.7.4 ITF, INC. Travel Cards

The customer utilizes an 11 digit "800" access number established by the Company to access a terminal. Upon receiving a voice prompt, the Customer uses push button dialing to enter an identification code assigned by the Company, followed by the ten digit number of the called party.

3.7.5 ITF, INC. 800 Service (Toll-Free)

This service is a direct access, incoming only, usage sensitive WATS offering. This is a service whereby a Customer can be billed at reduced rates for calls to his premises.

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SECTION 3 - DESCRIPTION OF SERVICE**3.7.6 ITF, INC. Prepaid Telephone Calling Cards**

This service permits use of ITF'S Prepaid Telephone Calling Cards for placing long distance calls. Customers may purchase ITF'S Prepaid Telephone Calling Cards at a variety of retail outlets or through other distribution channels. ITF'S Prepaid Telephone Calling Cards are available in face values of five, ten, twenty-five, fifty, seventy-five, one-hundred dollars, and more. The ITF Prepaid Telephone Calling Card Service is accessed using the Company's toll-free number printed on the card. The caller is prompted by an automated voice response system to enter his/her Authorization Code, and then to enter the terminating telephone number. The Company's processor tracks the call duration on a real time basis to determine the number of Telecom Units consumed, the total consumed Telecom Units for each call, which includes applicable taxes, is deducted from the remaining Telecom Unit balance on the Customer's ITF Prepaid Telephone Calling Card.

All calls must be charged against a ITF, INC. Prepaid Telephone Calling Card that has a sufficient Telecom Unit balance. A Customer's call will be interrupted with an announcement when the balance is about to be depleted. Such announcement will occur when five minutes and when two minutes remain before the balance will be depleted, based upon the terminating location of the call.

A card will expire 12 months from the date of purchase, or the date of the last recharge, whichever is later.

A credit allowance for the ITF'S Prepaid Telephone Calling Card Service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. A Customer may be granted credit for reaching a wrong number. To receive proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the ITF'S Prepaid Telephone Calling Card and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, reached wrong number, etc.), and the approximate time that the call was placed.

When a call charged to a card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one Telecom Unit.

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SECTION 3 - DESCRIPTION OF SERVICE

Credit allowances for calls pursuant to the ITF'S Prepaid Card Service do not apply for interruptions that are due to the failure of power, equipment or systems not provided by the Company.

Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of the Company.

The Company will block all calls beginning with the NPA "900" calls, NXX "976" calls, therefore such calls can not be completed.

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

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SECTION 4 - RATES4.1 ITF'S OSP Rate For InterLATA Operator Dialing, Person-To-Person, or Real Time Rated for Operator Station/Person-To-Person Billed to a Credit/Charge Card

MILES	<u>DAY</u>		<u>EVENING</u>		<u>NIGHT/WEEKEND</u>	
	EACH		EACH		EACH	
	INITIAL	ADD'T	INITIAL	ADD'T	INITIAL	ADD'T
	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE
0-624	\$.2000	\$.2000	\$.1500	\$.1500	\$.1200	\$.1200

* See Section 4.4 For Additional InterLATA Surcharges

4.2 ITF'S OSP Rate for Customer or Operator dialed InterLATA Operator Service Calls Billed to the Operator Service Provider or Local Exchange Company's Calling Card

CHARGE: \$.2500 initial minute, \$.2500 add'l minutes 24 hours / 7 days

* See Section 4.4 for Additional InterLATA Surcharges

4.3 ITF'S OSP Rate For InterLATA Operator Station and Person-To-Person Sent Paid Coin Calls

MILES	<u>DAY</u>		<u>EVENING</u>		<u>NIGHT/WEEKEND</u>	
	EACH		EACH		EACH	
	INITIAL	ADD'L	INITIAL	ADD'L	INITIAL	ADD'L
	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE
0-624	\$.6000	\$.2000	\$.4500	\$.1500	\$.3600	\$.1200

* See Section 4.4 For Additional InterLATA Surcharge

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SECTION 4 - RATES
4.4 OSP InterLATA Rate Cap Surcharges

Customer Dialed Calling Card Station	Billed To The Operator Service Provider	Billed To Local Exchange Co. Calling Card	Commercial Credit/Charge Card
Customer Dialed/Automated	\$0.60	\$0.95	\$1.50
Customer Dialed and Operator Assisted	\$2.25	\$2.25	\$2.25
Customer Dialed-Operator Must Assist	\$0.60	\$0.95	\$1.50
Operator Dialed Calling Card	\$2.25	\$2.25	\$2.25
Collect (Station To Station)		\$2.25	
Billed To Third Number (Station To Station)		\$2.35	
Sent Paid-Non Coin (Station To Station)		\$2.30	
Sent Paid Coin (Station To Station)		\$2.05	
Person To Person		\$4.90	
	Customer- Dialed Called Number	Operator- Dialed Called Number	
Operator Dialed Surcharge	\$0.85	\$1.15	

* See Section 4.8 For Additional IntraLATA Surcharges

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SECTION 4 - RATES

4.5 ITF'S OSP Rate For IntraLATA Operator Dialing, Person-Person, or Real Time Rated for Operator Station/Person-To Person Billed to a Credit/Charge Card

<u>MILES</u>	<u>DAY</u>		<u>EVENING</u>		<u>NIGHT/WEEKEND</u>	
	EACH	ADD'L	EACH	ADD'L	EACH	ADD'L
	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE
0-624	\$.1800	\$.1800	\$.1300	\$.1300	\$.1100	\$.1100

* See Section 4.8 For Additional IntraLATA Surcharges

4.6 ITF'S OSP Rate for Customer or Operator Dialed InterLATA Operator Service Calls Billed To The Operator Service Provider Or A Local Exchange Company Calling Card

CHARGE: \$.2400 initial minute, \$.2400 add'l minutes 24 hours / 7 days

4.7 ITF'S OSP Rate for IntraLATA Operator Station and Person-To-Person Sent Paid Coin Calls

<u>MILES</u>	<u>DAY</u>		<u>EVENING</u>		<u>NIGHT/WEEKEND</u>	
	EACH	ADD'L	EACH	ADD'L	EACH	ADD'L
	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE	MINUTE
0-624	\$.5400	\$.1800	\$.3900	\$.1300	\$.3300	\$.1100

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SECTION 4 - RATES**4.8 OSP InterLATA Rate Surcharges**

Customer Dialed Calling Card station	Billed To The Operator Service Provider	Billed To Local Exchange Co. Calling Card	Commercial Credit/Charge Charge Card
Custom Dialed/ Automated Customer Dialed and Operator Assisted	\$0.60	\$0.95	\$1.10
Customer Dialed-Operator Must Assist	\$1.10	\$1.10	\$1.10
	\$0.60	\$0.95	\$1.10

Operator Dialed Calling Card	\$1.10	\$1.10	\$1.10

Collect (Station to Station)	\$1.10
Billed To Third Number (Station To Station)	\$1.10
Sent Paid-Non Coin (Station To Station)	\$1.10
Sent Paid Coin (Station To Station)	\$1.10
Person To Person	\$2.98

	Customer- Dialed Called Number	Operator- Dialed Called Number
Operator Dialed Surcharge	\$0.75	\$0.75

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SECTION 4 - RATES**4.9 ITF'S 1+ Dialing**

DAY		EVENING		NIGHT	
1st 18 Sec. (\$)	Add'l 6 Sec. (\$)	1st 18 Sec. (\$)	Add'l 6 Sec. (\$)	1st 18 Sec. (\$)	Add'l 6 Sec. (\$)
InterLATA .039	.013	.039	.013	.033	.011
IntraLATA .039	.013	.039	.013	.033	.011

Installation Fee: \$5
Monthly recurring charge: \$10

4.10 ITF Travel Cards

DAY		EVENING		NIGHT	
1ST 18 Sec. (\$)	Add'l 6 Sec. (\$)	1ST 18 Sec. (\$)	Add'l 6 Sec. (\$)	1st 18 Sec. (\$)	Add'l 6 Sec. (\$)
InterLATA .039	.013	.039	.013	.033	.011
IntraLATA .039	.013	.039	.013	.033	.011

Monthly recurring charge: \$5

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SECTION 4 - RATES4.11 ITF'S 800 Service

DAY		EVENING		NIGHT	
1st 18 Sec. (\$)	Add'l 6 Sec. (\$)	1st 18 Sec. (\$)	Add'l 6 Sec. (\$)	1st 18 Sec. (\$)	Add'l 6 Sec. (\$)
InterLATA .039	.013	.039	.013	.033	.011
IntraLATA .039	.013	.039	.013	.033	.011

Installation Fee: none
Monthly recurring charge: \$20

4.12 Prepaid Calling Cards

Prepaid Calling Cards are available in \$5.00, \$10.00, \$25.00, \$50.00, \$75.00, \$100.00, and up to \$1000.00 unit denominations. There are no surcharges for this service. Billing increments for the initial and additional minutes are one minute. Prepaid Calling Cards may be recharged in \$1.00 increments (minimum \$5.00). Prices are inclusive of taxes and apply 24 hours per day, 7 days per week. Prices Per Telecom Unit (Telecom Units are in 1 minute increments for all intrastate calls).

\$.19

One minute billing increments

4.13 Special Promotions

The company will, from time to time, offer special promotions to its customers waiving certain charges and offering varying per minute charges. These promotions will be approved by the FPSC with specific starting and ending dates.

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SECTION 4 - RATES

4.14 Special Rates For The Handicapped

4.14.1 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 with in a billing cycle.

4.14.2 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.

4.14.3 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 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.

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