

REQUEST TO ESTABLISH DOCKET  
(PLEASE TYPE)

Date: January 22, 1999

Docket No. 990085-TI

1. Division Name/Staff Name: Communications/T. Williams *TW*
2. OPR: T. Williams
3. OCR: \_\_\_\_\_

4. Suggested Docket Title: Request to change the name on ~~Interchange Telecommunications Service Certificate~~ No. 5635 from CORAL BAY FINANCIAL, INC. /b/a EXPRESS TITLE LOANS to CORAL BAY FINANCIAL, INC. *ALEC*

5. Suggested Docket Mailing List (attach separate sheet if necessary)

- A. Provide NAMES ONLY for regulated companies or ACRONYMS ONLY regulated industries, as shown in Rule 25-22.104, F.A.C
- B. Provide COMPLETE name and address for all others. (Match representatives to clients.)

1. Parties and their representatives (if any)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. Interested Persons and their representatives (if any)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

6. Check one:

Documentation is attached.

Documentation will be provided with the recommendation.

I:\PSC\RAR\MP\ESTDKT.  
PSC/RAR 10 (Revised 01/96)

DOCUMENT NUMBER-DATE

00894 JAN 22 99

FPSC RECORDS/REPORTING

PANHANDLE TITLE EXPRESS CORPORATION  
 EXPRESS TITLE LENDING, INC.  
 GULF COAST COMMUNICATIONS, INC.  
 CORAL BAY FINANCIAL, INC.  
 6559 HWY. 90 SUITE A.  
 MILTON, FLORIDA 32570  
 PHONE: (850) 983-3800  
 FAX: (850) 983-9557

-----  
 PRESIDENT: CHRISTOPHER P. BOVERT

DATE 1-19-99

TO Tom Williams

FAX 850-413-6587

FROM Chris Bovert

RE Name change from

Express Title Loans

TO Coral Bay Financial Inc.

# OF PAGES (INCLUDING COVER PAGE) 2

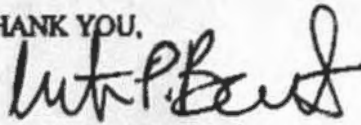
1/19/99

CORAL BAY FINANCIAL INC.  
DBA EXPRESS TITLE LOANS  
6318 N. 9TH AVE.  
PENSACOLA, FL. 32504

To whom it may concern,

I Christopher P. Bover/President of Coral Bay Financial Inc. would like to request a name change. I would like to change Express Title Loans to Coral Bay Financial Inc. Code- TX191 CERTIFICATE # 5635

THANK YOU,



Christopher P. Bover/ President

MAILING AND LIAISON INFORMATION

AS OF 01/14/1999

Express Title Loans (Coral Bay Financial, Inc. d/b/a) (TX190)

Mailing name

Express Title Loans

Company code

TX190

Mailing address

Express Title Loans  
6318 North 9th Avenue  
Pensacola, FL 32504-7320

Federal Employee Identification (FEID) Number

59-3335924

Company liaison(s)

Christopher P. Boveri, President, (850) 857-0222

FAX number(s)

(850) 857-0776

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TITLE SHEETFLORIDA TELECOMMUNICATIONS PRICE LIST

This price list contains the descriptions, regulations, service standards and rates applicable to the furnishing of service and facilities for telecommunications services provided by Coral Bay Financial Inc., with principal offices at 6318 N. 9th Avenue, Pensacola, FL 32504. This price list applies for services furnished within the State of Florida. This price list 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.

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Issued: NOVEMBER 24, 1998

EFFECTIVE: NOVEMBER 24, 1998

by:

Christopher P. Bover, President  
6318 N. 9th Avenue  
Pensacola, FL 32514

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CHECK SHEET

The sheets listed below, which are inclusive of this price list, 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 price list and are currently in effect as of the date at the bottom of this page.

SHEET	REVISION
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original

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SYMBOLS SHEET

The following are the only symbols used for the purposes indicated below:

- D - Delete or Discontinue
- I - Change Resulting In An Increase to A Customer's Bill
- M - Moved From Another Price List 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

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PRICE LIST 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 price list. 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 price list approval process, the most current sheet number on file with the Commission is not always the price list 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).I.
- 2.1.1.A.1.(a).I.(i).
- 2.1.1.A.1.(a).I.(i).(1).

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PRICE LIST FORMAT SHEETS

D. Check Sheets - When a price list filing is made with the FPSC, an updated check sheet accompanies the price list filing. The check sheet lists the sheets contained in the price list, 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 price list user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

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EXCHANGE SERVICE LIST

COMMUNITY/EXCHANGE	TELEPHONE NUMBERS BEGINNING WITH:
CANTONMENT	440,930,937,968
CENTURY	256,440,930
FT. WALTON	217,218,240,243,244,301,302,314,315,376, 440,530,568,581,582,585,598,621,664,796, 803,830,833,862,863,864,865,884,930,974, 986
GULF BREEZE	440,916,930,932,934
HOLLEY-NAVARRE	440,930,936,939
JAY	440,675,930
MILTON	440,623,626,930,983
MOLINO	440,587,930
MUNSON	440,930,957
PACE	440,930,994,995
PENSACOLA	206,207,255,293,310,318,336,341,380,382, 406,416,429,430,432,433,434,435,436,438, 440,444,449,450,452,453,455,456,457,458, 469,470,473,474,475,476,477,478,479,484, 490,492,493,494,501,505,506,507,516,572, 595,637,712,746,802,839,857,887,930,941, 944,969,982
WALNUT HILL	327,369,440,930

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Company - Coral Bay Financial 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 price list regulations.

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SECTION 2 - RULES, REGULATIONS AND SERVICE QUALITY CRITERIA

2.1 Undertaking of Coral Bay Financial Inc. - Coral Bay Financial Inc. dba Coral Bay Telephone Service hereby undertakes the provision of telecommunication services to the exchanges listed previously herein and do guarantee to provide such services in a manner that is in the best interest of the public. The quality of the service provided will be equal to the quality of the service provided to us for resale.

2.2 Service Availability - All services available to us from our provider for resale will be made available to our customers.

2.3 Billing - Billing processes will be handled by personnel employed by the Company. Customers will be billed by the Company ten calendar days prior to their due date. Accounts on which payment has not been received by the due date will be considered delinquent and are subject to a late fee.

2.4 Termination - Accounts delinquent for six calendar days will be subject to having their service terminated on the following business day. Once terminated, accounts will be subject to a reconnection fee should further service be desired by the customer.

2.5 Taxes - The Company hereby acknowledges its responsibility and intent to properly and promptly pay all taxes lawfully due.

2.6 Refunds/Credits - If a customer's service is terminated or interrupted due to the fault of the Company, the customer will be reimbursed for unused time. Requests for termination of service by the customer will be handled on a pro-rated basis.

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SECTION 3 - BASIC SERVICE DESCRIPTIONS AND RATES

3.1 SERVICE OFFERINGS

Basic Local Service, Residential, Monthly	49.95
Basic Local Service, Business, Monthly	69.95

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SECTION 4 - NON BASIC SERVICE DESCRIPTIONS AND RATES4.1 SERVICE OFFERINGS

Call Waiting	4.75
Call Forwarding	4.75
Three Way Calling	4.75
Unpublished Number	4.75
8 Code Speed Dialing	4.75
Call Return	4.75
Multi-Feature Package	19.95
Caller ID	9.75
Connection Fee	30.00
Reconnection Fee	35.00
Late Fee	10.00

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