

# Radiant Telecom, Inc.

6300 N.E. First Avenue Suite 300 Ft 33334

Tel 954-453-3434 Fax 954-453-3435

March 2, 1999

Florida Public Service Commission  
Division of Communications  
Bureau of Service Evaluation  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850

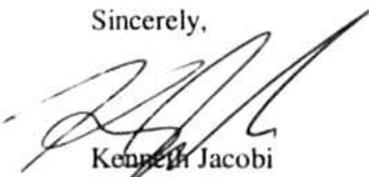
To Whom It May Concern:

Radiant Telecom, Inc has the sufficient financial capability to provide, maintain and to meet its lease and ownerships obligation. We are currently generating income from our Computer / Cellular Sales and our Brazilian Sale Divisions, which have a projected gross sales of \$59,490,000 with net profits of \$5,852,000 as of December 1999. Radiant Telecom will be offering the following discount international and US long distance calling services that deliver some of the best international telephone rates in the telecommunications industry, the best domestic long distance telephone rates, super discount calling cards and toll free 800/888# services.

All of these high quality long distance telephone services have been very carefully selected for value, quality, and broad appeal to the telecommunications services marketplace. We will offer the best prepaid calling cards, monthly billed post paid calling cards, the lowest international telephone rates WITHOUT SWITCHING, excellent 9.9 cpm commercial and residential long distance, 800# telephone service and global callback that allows WORLD TRAVELERS to call from anywhere in the world to anywhere in the world at greatly reduced rates. It's all right here! You will find that all the long distance telephone services here offer technology which is at the forefront in the telecommunications industry, both in marketing and in Telecom services.

We are confident that we can sign-up 100 people per day. Gross sales will be \$3,883,000 with a net profits \$1,150,000 as of December 2000. We have never failed to fulfill our commitments to our suppliers and customers and that we will be able to fulfill our commitment and financial responsibility that are being requested of us.

Sincerely,

  
Kenneth Jacobi  
Vice President  
Radiant Telecom, Inc

Check to  
for  
F  
K



DOCUMENT NUMBER-DATE

02656 MAR-2 99

FPSC-RECORDS/REPORTING

# Radiant Telecom, Inc.

6300 N.E. First Avenue Suite 300 Ft 33334

Tel 954-453-3434 Fax 954-453-3435

March 2, 1999

Florida Public Service Commission  
Division of Communications  
Bureau of Service Evaluation  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850

| DEPOSIT | DATE        |
|---------|-------------|
| D095    | MAR 02 1999 |

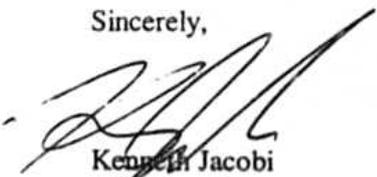
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Sincerely,

  
Kenneth Jacobi  
Vice President  
Radiant Telecom, Inc

MAIL ROOM  
99 MAR -2 PM 1:48

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

**DIVISION OF TELECOMMUNICATIONS**  
**BUREAU OF CERTIFICATION AND SERVICE EVALUATION**

Application Form  
for Authority to Provide  
Interexchange Telecommunications Service  
Between Points Within the State of Florida

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Instructions

- ◆ This form is used as an application for an original certificate and for approval of assignment or transfer of an existing certificate. In the case of an assignment or transfer, the information provided shall be for the assignee or transferee (See Appendix A).
- ◆ Print or Type all responses to each item requested in the application and appendices. If an item is not applicable, please explain why.
- ◆ Use a separate sheet for each answer which will not fit the allotted space.
- ◆ 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 Records and Reporting  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
(850) 413-6770**

Note: **No filing fee is required** for an assignment or transfer of an existing certificate to another certificated company.

- ◆ If you have questions about completing the form, contact:

**Florida Public Service Commission  
Division of Telecommunications  
Bureau of Certification and Evaluation  
2540 Shumard Oak Blvd.  
Tallahassee, Florida 32399-0850  
(850) 413-6600**

1. This is an application for  $\checkmark$  (check one):

**Original certificate** (new company).

**Approval of transfer of existing certificate:**

Example, a certificated company purchases an existing certificated company and desires to retain the authority of both certificates.

**Approval of assignment of existing certificate:**

Example, a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.

**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:

RADIANT TELECOM, INC

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

RADIANT TELECOM, INC

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

6300 N.E. FIRST AVE, FORT LAUDERDALE,

FLORIDA 33334

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

6300 NE FIRST AVE, FORT LAUDERDALE,

FLORIDA 33334

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.
- 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 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
- Foreign Corporation
- General Partnership
- Other \_\_\_\_\_
- Corporation
- Foreign Partnership
- Limited Partnership

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:**  
P97000101027

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

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

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): \_\_\_\_\_

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.:** \_\_\_\_\_

(c) How is this information provided?

\_\_\_\_\_  
\_\_\_\_\_

17. Who will receive the bills for your service?

|   |   |
|---|---|
| <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"/> Universities dormitory residents |
| ( <input type="checkbox"/> ) Other: (specify) _____       |   |

18. Who will serve as liaison to the Commission with regard to the following?

(a) **The application:**

Name: KENNETH JACOBI  
Title: REGULATORY AFFAIRS,  
Address: 6300 NE FIRST AVENUE SUITE 300  
City/State/Zip: FORT LAUDERDALE, FLORIDA  
Telephone No.: 954-437-5157 Fax No.: 954-437-8771  
Internet E-Mail Address: KENTJACOBI@USA.NET  
Internet Website Address: WWW.RADIANTTELECOM.COM

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

Name: ADRIANA RYAN  
Title: VICE PRESIDENT  
Address: 6300 NE FIRST AVENUE SUITE 300  
City/State/Zip: FORT LAUDERDALE, FL 33334  
Telephone No.: 954-453-3434 Fax No.: 954-453-3435  
Internet E-Mail Address: ADRIANA@RADIANTTELECOM.COM  
Internet Website Address: WWW.RADIANTTELECOM.COM

(c) Complaints/Inquiries from customers:

Name: ADRIANA RYAN  
Title: VICE PRESIDENT  
Address: 6300 NE FIRST AVENUE SUITE 300  
City/State/Zip: FORT LAUDERDALE, FL 33334  
Telephone No.: 954-453-3434 Fax No.: 954-453-3435  
Internet E-Mail Address: ADRIANA@RADIANTTELECOM.COM

Internet Website Address: www.PenninTelecom.com

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.

NO

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

NO

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

NO

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

NO

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

NO

20. Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been: *NONE*

(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.

*NO*

(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.

*NO*

21. The applicant will provide the following interexchange carrier services  $\checkmark$  (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

l. **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).

23. Submit the following:

**A. 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.

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.

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

**C. 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.

**\*\* 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:**

Signature

3/1/99

Date

Regulatory Affairs VP

Title

954-437-5157

Telephone No.

Address: 6300 NE FIRST AVENUE SUITE 300 954-437-8771

FORT LAUDERDALE, FL 33334

Fax No.

**ATTACHMENTS:**

- A - CERTIFICATE SALE, TRANSFER, OR ASSIGNMENT STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - CURRENT FLORIDA INTRASTATE NETWORK
- D - AFFIDAVIT
  - FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES
  - GLOSSARY

**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:**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone No.

\_\_\_\_\_  
Address:

\_\_\_\_\_  
Fax No.

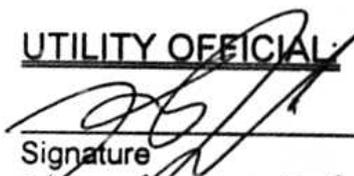
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**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:

|  |               |
|--|---------------|
|  | 3/1/99        |
| Signature  | Date          |
| Regulatory Affairs VP  | 954-437-5157  |
| Title  | Telephone No. |
| Address: 6300 NE FIRST AVENUE #300   | 954-437-8771  |
| Fort Lauderdale, FL 33334  | Fax No.       |
|  |               |
|  |               |
|  |               |

### 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?

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

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**UTILITY OFFICIAL:**

Signature

*[Handwritten Signature]*  
Regulatory Affairs - VP

Title

Address: 6300 N E First Ave #300

Fort Lauderdale, FL 33334

3/1/99

Date

954-437-5157

Telephone No.

954-437-8771

Fax No.

**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 alternative local exchange company 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:

Signature

MARCH 1, 1999

Date

VP Regulatory Affairs

954-437-5157

Title

Telephone No.

Address: 6300 NE First Ave # 300

954-437-8771

FORT Lauderdale, FL 33334

Fax No.

# State of Florida



## Department of State

I certify from the records of this office that RADIANT TELECOM, INC. is a corporation organized under the laws of the State of Florida, filed on December 1, 1997.

The document number of this corporation is P97000101027.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1998, that its most recent annual report was filed on June 15, 1998, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capitol, this the  
Ninth day of February, 1999



CR2EO22 (1-99)

*Katherine Harris*

Katherine Harris  
Secretary of State

## **Introduction**

Radiant Telecom, Inc. is a full service telecommunications company offering bundled services. The concept is simple, one point of contact for all services, and one invoice. Radiant Telecom meets the requirements of customer needs by consolidating services and providing true 'Communications Management' i.e., quality products and services at competitive prices within targeted markets. The Company is developing a wide range of marketing and distribution channels in order to expand its customer base, particularly in its target market of small to medium-sized businesses. The Company will market its products and services through (i) its direct sales forces; (ii) networks of independent agents and distributors; and (iii) telemarketing organizations.

The recent Telecommunications Act has made it possible for Radiant Telecom to create the kind of Phone Company you've always wanted for your business and your home. For the first time in the history of the telephone, you will have a choice in local telephone service and long distance carriers.

1984 Divestiture begins. AT&T spins off seven local service providers and continues to sell long distance service. Restrictions prevent long distance Providers from selling local service; local service providers cannot sell long distance. 1991 the 1984 restrictions are lifted. Competition begins, allowing any company to enter the long distance marketplace. The Telecommunications Act of 1996 is passed. The final barriers to competition are removed, opening the way for Radiant Telecom to offer local, long distance, and Internet service.

Long distance carriers. 1984 Divestiture begins. AT&T spins off seven local service providers and continues to sell long distance service. Restrictions prevent long distance Providers from selling local service; local service providers cannot sell long distance. 1991 the 1984 restrictions are lifted. Competition begins, allowing any company to enter the long distance marketplace. The Telecommunications Act of 1996 is passed. The final barriers to competition are removed, opening the way for Radiant Telecom to offer local, long distance, and all Telecommunication services.

The existing market opportunity for Radiant Telecom continues to be bright. With its operation already profitable, revenues and earnings are forecasted to continue and grow at above average rates.

With a clearly defined acquisition strategy, targeting small and fast growing businesses in the communications industry, Radiant Telecom ability to continue to grow rapidly into a \$100+ million dollar corporation within the first 36 months of its corporate life is a goal well within its grasp.

Management has a relationship in place to help achieve and implement its funding and business goals. With the proper funding requirements defined, Radiant Telecom is poised to capitalize on its current relationships and will be able to build a niche business within the communication industry.

Small to medium sized business is today the target of the growing niche within the telecom industry. Radiant Telecom through its operating LEC's is addressing such markets.

The total long distance market is valued at \$220 billion of which long distance takes \$85.2 billion based on a report by Bear, Stearns & Co. Inc., Competitive Long Distance Carriers, (June 1997). Local exchange carriers account for \$107 billion, while wireless carriers take \$28 billion. Findings indicate traffic growth slumped from 12 percent annually to between 6 percent and 7 percent in the early 1990's with a recent rebound to the 10 percent area. New voice data and video services both wireline and wireless-bode well for continued traffic growth over the long term.

The prepaid residential arena is a newly discovered segment, which opens the doors to providing local home telephone service on a prepaid basis. The prepaid calling card industry is today a \$2 billion industry and still requires most customers to utilize them from public phones. PPRS (Pre Paid Residential Service) has an estimated market of more than 500,000 in California alone. The market for these users continues to grow monthly as Pacific Bell continues to turn off more than 5,000 every month.

Within the competitive arena of local business telephone service is of by nature very competitive and at times difficult. Radiant Telecom has compiled industry sales professionals that know the general workings of Telecom, and more importantly understand the aspects of true Tele-management.

Department leaders within Radiant Telecom have an excess of 40 years of combined local telecommunications experience. Within an industry whose deregulation is more of an adolescent than that of the field of genetic engineering, this much expertise within such a young, vibrant team is unprecedented. In both segments of the business customer, as well as the credit challenged, Radiant Telecom is positioned for success.

Radiant Telecom will positioning itself as a Long Distance and International Telecommunications Company specializing in supplying wholesale long distance services to re-sellers and switch-based carriers throughout the world.

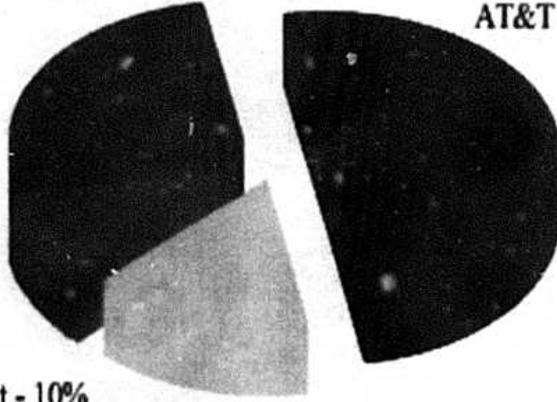
It is Radiant Telecom strategic vision to take its single telecom service (long distance to residential and Business users) and leverage its success into a full-service, multi-national Telecommunications Company. Radiant Telecom has assembled a management team of professionals experienced in the technical, financial and marketing aspects of running an international telecommunications company Radiant Telecom is positioned to become a dominant player in the Telecommunications Service Industry.

MCI/Worldcom - 25%

AT&T - 50%

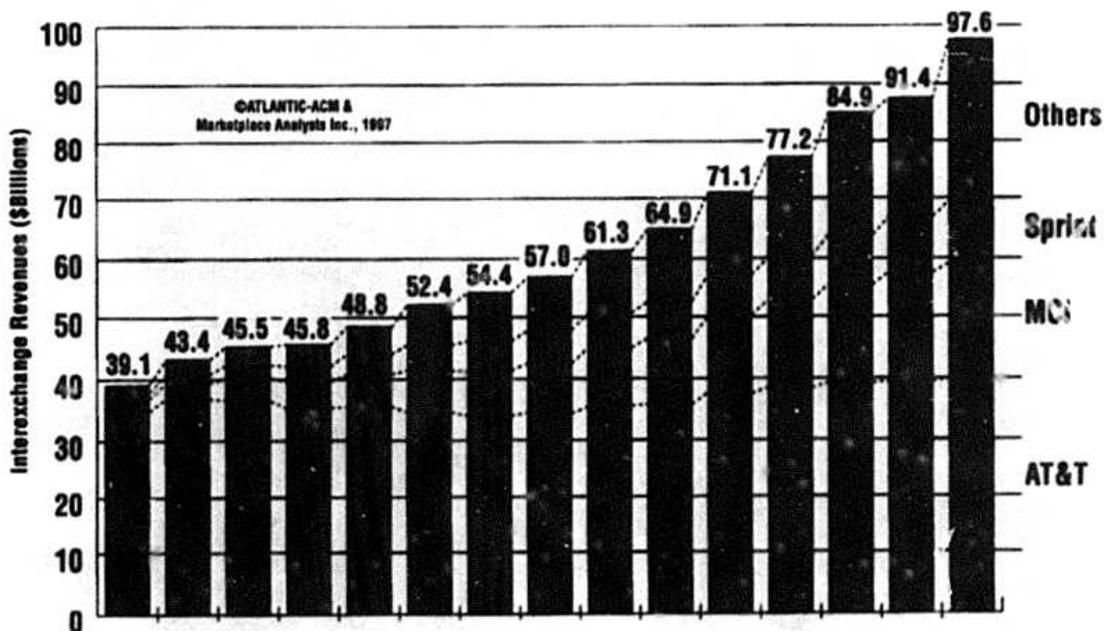
Sprint - 10%

Other - 15%



# Interexchange Service Revenues

(1984-1998)



| \$ BIL. | 1984   | 1985   | 1986   | 1987   | 1988   | 1989   | 1990   | 1991   | 1992   | 1993   | 1994    | 1995    | 1996    | 1997   | 1998   |
|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|--------|--------|
| AT&T    | 34,935 | 36,770 | 36,514 | 35,219 | 35,407 | 34,549 | 33,880 | 34,384 | 35,495 | 35,731 | 37,495  | 38,394  | 39,264  | 39,576 | 39,821 |
| MCI     | 1,866  | 2,532  | 3,663  | 4,334  | 5,410  | 6,884  | 7,392  | 8,266  | 9,719  | 10,947 | 12,935* | 14,617* | 16,372* | 18,097 | 19,422 |
| Sprint  | 1,052  | 1,509  | 2,132  | 2,592  | 3,405  | 4,320  | 5,041  | 5,378  | 5,658  | 6,139  | 6,825   | 7,277   | 8,302   | 9,323  | 10,248 |
| Others  | 1,260  | 2,541  | 3,193  | 3,685  | 4,561  | 6,680  | 8,066  | 8,960  | 10,470 | 12,115 | 13,751  | 16,921  | 20,968  | 20,404 | 26,109 |

\* In 1996, MCI revised the way it reported to the FCC in order to more fully capture its long distance revenues. Comparable figures were available only through 1994.

Source: ATLANTIC\*ACM estimates and analysis based on ATLANTIC\*ACM industry surveys and FCC statistics

## **Conclusion**

As you can see the telecommunications industry has just begun, over the next 5 years our company will expand. The overall telecommunications market grew by more than 11 percent in 1997, generating revenues of \$406.7 billion. The fastest growing segments were emerging technologies, which was up 60 percent over 1996.

Over the years, the telecommunications industry has seen some dramatic changes. We've recognized those changes and re-engineered our company to provide competitive services. Our mission is to provide services that are flexible, scalable and competitive to support the multi-service telecommunications industry.

| Description / Period            | 1<br>Mar-99   | 2<br>Apr-99   | 3<br>May-99   | 4<br>Jun-99   | 5<br>Jul-99   | 6<br>Aug-99   | 7<br>Sep-99   | 8<br>Oct-99   | 9<br>Nov-99   | 10<br>Dec-99  | 11<br>Jan-00  | 12<br>Feb-00   |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Revenues                        | 375,000       | 405,000       | 437,400       | 472,392       | 510,183       | 550,998       | 595,078       | 642,684       | 694,099       | 749,627       | 809,597       | 874,365        |
| Cost of Goods                   | 311,250       | 336,150       | 363,042       | 392,085       | 423,452       | 457,328       | 493,915       | 533,428       | 555,279       | 599,701       | 647,677       | 699,492        |
| Gross Profit                    | 63,750        | 68,850        | 74,358        | 80,307        | 86,731        | 93,670        | 101,163       | 109,256       | 138,820       | 149,925       | 161,919       | 174,873        |
| <b>Operating Expenses</b>       |               |               |               |               |               |               |               |               |               |               |               |                |
| Payroll                         | 22,500        | 24,300        | 26,244        | 28,344        | 30,611        | 33,060        | 35,705        | 38,561        | 41,646        | 44,978        | 48,576        | 52,462         |
| Payroll Taxes                   | 3,263         | 3,524         | 3,805         | 4,110         | 4,439         | 4,794         | 5,177         | 5,591         | 6,039         | 6,522         | 7,043         | 7,600          |
| Health Insurance                | 900           | 972           | 1,050         | 1,134         | 1,224         | 1,322         | 1,428         | 1,542         | 1,666         | 1,799         | 1,943         | 2,098          |
| Payroll Processing              | 125           | 125           | 125           | 125           | 125           | 125           | 125           | 125           | 125           | 125           | 125           | 125            |
| Advertising                     | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500         | 3,500          |
| Printing                        | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000         | 2,000          |
| Convention Expenses             | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800         | 1,800          |
| Telephone Expense               | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500          |
| Equipment Expense               | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500            |
| Office Supplies                 | 300           | 300           | 300           | 300           | 300           | 300           | 300           | 300           | 300           | 300           | 300           | 300            |
| Computer Supplies               | 400           | 400           | 400           | 400           | 400           | 400           | 400           | 400           | 400           | 400           | 400           | 400            |
| Auto Expense                    | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200         | 1,200          |
| Licenses                        | 750           | 750           | 750           | 750           | 750           | 750           | 750           | 750           | 750           | 750           | 750           | 750            |
| Rent                            | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500         | 2,500          |
| Utilities                       | 800           | 800           | 800           | 800           | 800           | 800           | 800           | 800           | 800           | 800           | 800           | 800            |
| Business Insurance              | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700           | 700            |
| Depreciation                    | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200         | 2,200          |
| Travel & Entertainment          | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000         | 1,000          |
| Shipping & Postage              | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500         | 1,500          |
| Professional Fees               | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500           | 500            |
| Interest expense                | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0              |
| Bank Charges                    | 325           | 325           | 325           | 325           | 325           | 325           | 325           | 325           | 325           | 325           | 325           | 325            |
| <b>Total Operating Expenses</b> | <b>48,263</b> | <b>50,396</b> | <b>52,699</b> | <b>55,187</b> | <b>57,874</b> | <b>60,776</b> | <b>63,910</b> | <b>67,295</b> | <b>70,950</b> | <b>74,898</b> | <b>79,162</b> | <b>83,767</b>  |
| <b>Net Operating Income</b>     | <b>15,488</b> | <b>18,455</b> | <b>21,659</b> | <b>25,120</b> | <b>28,857</b> | <b>32,894</b> | <b>37,253</b> | <b>41,961</b> | <b>67,869</b> | <b>75,027</b> | <b>82,757</b> | <b>91,106</b>  |
| Other Revenue                   | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0              |
| Interest Income                 | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500        | 10,500         |
| <b>Net Profit</b>               | <b>25,988</b> | <b>28,955</b> | <b>32,159</b> | <b>35,620</b> | <b>39,357</b> | <b>43,394</b> | <b>47,753</b> | <b>52,461</b> | <b>78,369</b> | <b>85,527</b> | <b>93,257</b> | <b>101,606</b> |

| Description / Period     | 13<br>Mar-00 | 14<br>Apr-00 | 15<br>May-00 | 16<br>Jun-00 | 17<br>Jul-00 | 18<br>Aug-00 | 19<br>Sep-00 | 20<br>Oct-00 | 21<br>Nov-00 | 22<br>Dec-00 | 23<br>Jan-01 | 24<br>Feb-01 |
|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Revenues                 | 944,314      | 1,019,859    | 1,101,448    | 1,189,563    | 1,284,728    | 1,387,507    | 1,498,507    | 1,618,388    | 1,747,859    | 1,887,688    | 2,038,703    | 2,201,799    |
| Cost of Goods            | 755,451      | 815,887      | 881,158      | 951,651      | 1,027,783    | 1,110,005    | 1,198,806    | 1,294,710    | 1,398,287    | 1,510,150    | 1,630,962    | 1,761,439    |
| Gross Profit             | 188,863      | 203,972      | 220,290      | 237,913      | 256,946      | 277,501      | 299,701      | 323,678      | 349,572      | 377,538      | 407,741      | 440,360      |
| Operating Expenses       |              |              |              |              |              |              |              |              |              |              |              |              |
| Payroll                  | 56,659       | 61,192       | 66,087       | 71,374       | 77,084       | 83,250       | 89,910       | 97,103       | 104,872      | 113,261      | 122,322      | 132,108      |
| Payroll Taxes            | 8,216        | 8,873        | 9,583        | 10,349       | 11,177       | 12,071       | 13,037       | 14,080       | 15,206       | 16,423       | 17,737       | 19,156       |
| Health Insurance         | 2,266        | 2,448        | 2,643        | 2,855        | 3,083        | 3,330        | 3,596        | 3,884        | 4,195        | 4,530        | 4,893        | 5,284        |
| Payroll Processing       | 125          | 125          | 125          | 125          | 125          | 125          | 125          | 125          | 125          | 125          | 125          | 125          |
| Advertising              | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        | 3,500        |
| Printing                 | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        | 2,000        |
| Convention Expenses      | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        | 1,800        |
| Telephone Expense        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        |
| Equipment Expense        | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          |
| Office Supplies          | 300          | 300          | 300          | 300          | 300          | 300          | 300          | 300          | 300          | 300          | 300          | 300          |
| Computer Supplies        | 400          | 400          | 400          | 400          | 400          | 400          | 400          | 400          | 400          | 400          | 400          | 400          |
| Auto Expense             | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        | 1,200        |
| Licenses                 | 750          | 750          | 750          | 750          | 750          | 750          | 750          | 750          | 750          | 750          | 750          | 750          |
| Rent                     | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        | 2,500        |
| Utilities                | 800          | 800          | 800          | 800          | 800          | 800          | 800          | 800          | 800          | 800          | 800          | 800          |
| Business Insurance       | 700          | 700          | 700          | 700          | 700          | 700          | 700          | 700          | 700          | 700          | 700          | 700          |
| Depreciation             | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        | 2,200        |
| Travel & Entertainment   | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        | 1,000        |
| Shipping & Postage       | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        | 1,500        |
| Professional Fees        | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          | 500          |
| Interest expense         | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            |
| Bank Charges             | 325          | 325          | 325          | 325          | 325          | 325          | 325          | 325          | 325          | 325          | 325          | 325          |
| Total Operating Expenses | 88,741       | 94,112       | 99,913       | 106,178      | 112,944      | 120,252      | 128,144      | 136,667      | 145,873      | 155,815      | 166,552      | 178,148      |
| Net Operating Income     | 100,122      | 109,860      | 120,377      | 131,735      | 144,002      | 157,250      | 171,558      | 187,010      | 203,699      | 221,723      | 241,189      | 262,212      |
| Other Revenue            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            |
| Interest Income          | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       | 10,500       |
| Net Profit               | 110,622      | 120,360      | 130,877      | 142,235      | 154,502      | 167,750      | 182,058      | 197,510      | 214,199      | 232,223      | 251,689      | 272,712      |

**Radiant Telecom, Inc.**  
**Income Statement**  
**For the Period Ending December 31, 1998**  
**(Unaudited)**

|  | CURRENT          | %             | YTD                 | %             |
|--|------------------|---------------|---------------------|---------------|
| <b>REVENUE:</b>                            |                  |               |                     |               |
| Product Sales Revenue-Hardware             | -                | 0.00          | 823,614.00          | 72.93         |
| Product Sales Revenue-Software             | -                | 0.00          | 25,000.00           | 2.21          |
| Programming Revenue                        | -                | 0.00          | -                   | 0.00          |
| Consulting Revenue                         | -                | 0.00          | -                   | 0.00          |
| Maintenance Agreement Revenue              | -                | 0.00          | -                   | 0.00          |
| Training Revenue                           | -                | 0.00          | -                   | 0.00          |
| Call Card Activation Revenue               | 86,500.00        | 100.00        | 252,800.00          | 22.39         |
| Long Distance Resell Revenue               | -                | 0.00          | 25,000.00           | 2.21          |
| Customer Service Revenue                   | -                | 0.00          | -                   | 0.00          |
| Customer Setup Fee                         | -                | 0.00          | 2,900.00            | 0.26          |
| <b>Total Revenue</b>                       | <b>86,500.00</b> | <b>100.00</b> | <b>1,129,314.00</b> | <b>100.00</b> |
| <b>SALES &amp; ADMINISTRATIVE EXPENSE:</b> |                  |               |                     |               |
| Purchase Discount                          | -                | 0.00          | 101,080.00          | 8.95          |
| Carrier Charges                            | 56,112.58        | 64.87         | 164,099.70          | 14.53         |
| Payroll - Manager                          | -                | 0.00          | -                   | 0.00          |
| Payroll - Engineering                      | -                | 0.00          | -                   | 0.00          |
| Payroll - Programmer                       | 16,852.32        | 19.48         | 146,718.05          | 12.99         |
| Payroll - Cust Srvc Support                | -                | 0.00          | -                   | 0.00          |
| Payroll Taxes                              | -                | 0.00          | -                   | 0.00          |
| Computer Equipment                         | -                | 0.00          | 807.05              | 0.07          |
| Telephone Exp-Cust Srvc Suprt              | -                | 0.00          | -                   | 0.00          |
| Employee Benefits                          | -                | 0.00          | -                   | 0.00          |
| Insurance - Employee Medical               | 399.39           | 0.46          | 399.39              | 0.04          |
| Depr. Computer Hardware                    | -                | 0.00          | -                   | 0.00          |
| Depr. Software                             | 2,102.33         | 2.43          | 25,018.96           | 2.22          |
| Payroll - Sales                            | -                | 0.00          | -                   | 0.00          |
| Payroll Taxes                              | -                | 0.00          | -                   | 0.00          |
| Employee Benefits                          | -                | 0.00          | -                   | 0.00          |
| Travel Expense                             | -                | 0.00          | -                   | 0.00          |
| Insurance - Employee Medical               | -                | 0.00          | -                   | 0.00          |
| Advertising                                | -                | 0.00          | 150.00              | 0.01          |
| Advertising - Promo Merchandise            | -                | 0.00          | -                   | 0.00          |
| Promo Material Charges                     | 2,328.10         | 2.69          | 3,879.28            | 0.34          |
| Postage & Courier Expense                  | -                | 0.00          | -                   | 0.00          |
| Payroll - Officers                         | -                | 0.00          | -                   | 0.00          |
| Payroll - Administrative                   | -                | 0.00          | -                   | 0.00          |
| Payroll Tax Expense                        | 2,004.97         | 2.32          | 11,848.03           | 1.05          |
| Employee Benefits                          | -                | 0.00          | -                   | 0.00          |
| Payroll Processing Fees                    | -                | 0.00          | -                   | 0.00          |
| Building Rent & Utilities                  | 956.25           | 1.11          | 11,550.00           | 1.02          |
| Building Rent & Security                   | -                | 0.00          | -                   | 0.00          |
| Utilities Expense                          | 102.00           | 0.12          | 1,224.00            | 0.11          |
| Equipment Maintenance & Repair             | -                | 0.00          | -                   | 0.00          |
| Equipment Expense                          | -                | 0.00          | -                   | 0.00          |

**Radiant Telecom, Inc.**  
**Income Statement**  
**For the Period Ending December 31, 1998**  
**(Unaudited)**

|   | CURRENT          | %             | YTD               | %            |
|---|------------------|---------------|-------------------|--------------|
| Printing Expense                                | 2,645.76         | 3.06          | 2,645.76          | 0.23         |
| Telephone                                       | 384.00           | 0.44          | 4,608.00          | 0.41         |
| Office Supplies & Expense                       | 817.71           | 0.95          | 1,289.41          | 0.11         |
| Computer Supplies                               | 1,235.76         | 1.43          | 2,530.71          | 0.22         |
| Auto Expense                                    | -                | 0.00          | -                 | 0.00         |
| Meals & Entertainment                           | -                | 0.00          | -                 | 0.00         |
| Travel Expense                                  | 599.00           | 0.69          | 599.00            | 0.05         |
| Business Licenses                               | -                | 0.00          | 183.00            | 0.02         |
| Insurance - Liability                           | -                | 0.00          | -                 | 0.00         |
| Insurance - Employee Medical                    | -                | 0.00          | 1,285.41          | 0.11         |
| Furniture Rental                                | 15.00            | 0.02          | 180.00            | 0.02         |
| Equipment Rental                                | 350.00           | 0.40          | 4,200.00          | 0.37         |
| Professional Fees - Legal                       | -                | 0.00          | 531.75            | 0.05         |
| Professional Fees - Accounting                  | 100.00           | 0.12          | 1,200.00          | 0.11         |
| Professional Fees - Consulting                  | 300.00           | 0.35          | 875.00            | 0.08         |
| Professional Fees - Receptionist                | 25.00            | 0.03          | 300.00            | 0.03         |
| Dues & Subscriptions                            | -                | 0.00          | 780.00            | 0.07         |
| Depr. - Furniture & Fixtures                    | -                | 0.00          | -                 | 0.00         |
| Depr. - Leasehold Improvements                  | -                | 0.00          | -                 | 0.00         |
| Interest Expense                                | -                | 0.00          | -                 | 0.00         |
| Bank Charges                                    | 14.68            | 0.02          | 181.05            | 0.02         |
| <b>Total Sales &amp; Administrative Expense</b> | <b>87,344.85</b> | <b>100.98</b> | <b>488,163.55</b> | <b>43.23</b> |
| <b>Net Operating Income</b>                     | <b>(844.85)</b>  | <b>-0.98</b>  | <b>641,150.45</b> | <b>56.77</b> |
| <b>OTHER INCOME</b>                             |                  |               |                   |              |
| Other Revenue                                   | -                | 0.00          | -                 | 0.00         |
| Interest Income                                 | 40,802.04        | 47.17         | 40,802.04         | 3.61         |
| <b>Total Other Income</b>                       | <b>40,802.04</b> | <b>47.17</b>  | <b>40,802.04</b>  | <b>3.61</b>  |
| <b>Pretax Profit/(Loss)</b>                     | <b>39,957.19</b> | <b>46.19</b>  | <b>681,952.49</b> | <b>60.39</b> |

**Radiant Telecom, Inc.**  
Balance Sheet  
For the Period Ending December 31, 1998  
(Unaudited)

ASSETS

CURRENT ASSETS

|                              |                   |
|------------------------------|-------------------|
| Cash - First Union Operating | 27,714.04         |
| Petty Cash                   | -                 |
| Accounts Receivable          | 576,604.87        |
| Loans Receivable             | 12,444.80         |
| Prepaid Expense              | 76,611.00         |
| Prepaid Plastic Card         | 40,943.95         |
| Total Current Assets         | <u>734,318.46</u> |

FIXED ASSETS

|                                |                   |
|--------------------------------|-------------------|
| Furniture & Fixtures           | -                 |
| Computer Hardware              | 6,495.66          |
| Computer Software              | 126,140.00        |
| Leasehold Improvements         | -                 |
| Accum.Dep-Furniture & Fixtures | -                 |
| Accum.Dep-Computer Hardware    | -                 |
| Accum.Dep-Computer Software    | (31,268.95)       |
| Accum.Dep-Leasehold Improv.    | -                 |
| Total Fixed Assets             | <u>101,366.71</u> |

OTHER ASSETS

|                    |                          |
|--------------------|--------------------------|
| Security Deposits  | -                        |
| Total Other Assets | <u>-</u>                 |
| Total Assets       | <u><u>835,685.17</u></u> |

**Radiant Telecom, Inc.**  
Balance Sheet  
For the Period Ending December 31, 1998  
(Unaudited)

**LIABILITIES**

**CURRENT LIABILITIES**

|                                  |                   |
|----------------------------------|-------------------|
| Accounts Payable-Trade           | 38,236.78         |
| Accounts Payable-Misc            | 42,526.89         |
| Accrued Carrier Charges          | 59,117.41         |
| Payroll Taxes Payable            | 6,707.69          |
| Customer Deposits                | -                 |
| Employee Deduction Payable       | 280.62            |
| Short Term Loans                 | -                 |
| <b>Total Current Liabilities</b> | <u>146,869.39</u> |

**LONG TERM LIABILITIES**

|                                    |                  |
|------------------------------------|------------------|
| Long Term Loans - Netel            | 42,847.12        |
| Long Term Loans                    | -                |
| <b>Total Long Term Liabilities</b> | <u>42,847.12</u> |

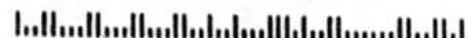
|                          |                   |
|--------------------------|-------------------|
| <b>Total Liabilities</b> | <u>189,716.51</u> |
|--------------------------|-------------------|

**SHAREHOLDERS EQUITY**

|  |                          |
|--|--------------------------|
| Paid In Capital                                  | -                        |
| Retained Earnings                                | (35,983.83)              |
| YTD Net Income                                   | 681,952.49               |
| <b>Total Shareholders Equity</b>                 | <u>645,968.66</u>        |
| <b>Total Liabilities and Shareholders Equity</b> | <u><u>835,685.17</u></u> |



# Commercial Checking

  
 RADIANT TELECOM, INC  
 6300 NE 1ST AVE  
 FORT LAUDERDALE FL 33334-1901

CB

## Commercial Checking

12/01/1998 thru 12/31/1998

Account number:  
 Account holder(s): RADIANT TELECOM, INC  
 Taxpayer ID Number: 650798535

### Account Summary

|                                    |             |
|------------------------------------|-------------|
| Opening balance 12/01              | \$12,725.80 |
| Deposits and other credits         | 60,000.00 + |
| Checks                             | 39,142.94 - |
| Other withdrawals and service fees | 14.68 -     |
| Closing balance 12/31              | \$33,568.18 |

### Deposits and Other Credits

| Date         | Amount             | Description |
|--------------|--------------------|-------------|
| 12/08        | 20,000.00          | DEPOSIT     |
| 12/16        | 20,000.00          | DEPOSIT     |
| 12/30        | 20,000.00          | DEPOSIT     |
| <b>Total</b> | <b>\$60,000.00</b> |             |

### Checks

| Number | Amount   | Date posted | Number | Amount   | Date posted | Number       | Amount             | Date posted |
|--------|----------|-------------|--------|----------|-------------|--------------|--------------------|-------------|
| 1019   | 1,609.95 | 12/01       | 1034   | 1,583.93 | 12/07       | 1042         | 2,173.19           | 12/21       |
| 1027*  | 160.00   | 12/07       | 1035   | 2,313.60 | 12/24       | 1043         | 2,272.55           | 12/21       |
| 1028   | 400.00   | 12/04       | 1036   | 8,125.00 | 12/18       | 1046*        | 599.00             | 12/29       |
| 1029   | 220.00   | 12/08       | 1037   | 786.08   | 12/10       | 1047         | 1,250.00           | 12/31       |
| 1030   | 295.31   | 12/03       | 1038   | 4,182.06 | 12/10       | 1048         | 550.00             | 12/31       |
| 1031   | 286.54   | 12/07       | 1039   | 374.68   | 12/21       | <b>Total</b> | <b>\$39,142.94</b> |             |
| 1032   | 2,241.64 | 12/07       | 1040   | 5,934.66 | 12/21       |              |                    |             |
| 1033   | 2,181.93 | 12/07       | 1041   | 1,602.82 | 12/21       |              |                    |             |

\* Indicates a break in check number sequence

### Other Withdrawals and Service Fees

| Date         | Amount         | Description                                  |
|--------------|----------------|--|
| 12/17        | 14.68          | COMMERCIAL SERVICE CHARGES FOR NOVEMBER 1998 |
| <b>Total</b> | <b>\$14.68</b> |  |

---

**Daily Balance Summary**

| <u>Dates</u> | <u>Amount</u> | <u>Dates</u> | <u>Amount</u> | <u>Dates</u> | <u>Amount</u> |
|--------------|---------------|--------------|---------------|--------------|---------------|
| 12/01        | 11,115.85     | 12/10        | 18,778.36     | 12/24        | 15,967.18     |
| 12/03        | 10,820.54     | 12/16        | 38,778.36     | 12/29        | 15,368.18     |
| 12/04        | 10,420.54     | 12/17        | 38,763.68     | 12/30        | 35,368.18     |
| 12/07        | 3,966.50      | 12/18        | 30,638.68     | 12/31        | 33,568.16     |
| 12/08        | 23,746.50     | 12/21        | 18,280.78     |              |               |



X



RADIANT TELECOM, INC  
6300 NE 1ST AVE  
FORT LAUDERDALE FL 33334-1901

CB

STATEMENT DATE 11/30/1998

CUSTOMER INFORMATION

CHECKING, INVESTMENT & ATM ACCOUNTS  
FIRST UNION NATIONAL BANK  
P.O. BOX 2870  
JACKSONVILLE FL 32231  
1-800-222-3862

CONSUMER LOAN ACCOUNTS  
FIRST UNION NATIONAL BANK  
P.O. BOX 13327  
ROANOKE VA 24040  
1-800-222-3862

LOST OR STOLEN 24 HOUR BANKING CARD  
FIRST UNION CARD PRODUCTS  
POST OFFICE BOX 563966  
CHARLOTTE NC 28256-3966  
24 HOURS A DAY, 365 DAYS A YEAR  
1-800-359-3862

REVOLVING CREDIT  
FIRST UNION CARD PRODUCTS  
POST OFFICE BOX 563966  
CHARLOTTE NC 28256-3966  
24 HOURS A DAY, 365 DAYS A YEAR  
1-800-359-3862

COMMERCIAL CHECKING

FOR: RADIANT TELECOM, INC

ACCOUNT NUMBER

TAXPAYER ID NUMBER

65-0798535

PREVIOUS STATEMENT BALANCE 10/30/1998 18,178.76  
3 DEPOSITS/CREDITS 55,000.00+  
15 CHECKS/DEBITS 60,452.96-  
SERVICE CHARGE .00-  
ENDING STATEMENT BALANCE 11/30/1998 12,725.80

AVERAGE BALANCE 10,812.88 MINIMUM BALANCE 5,068.26

DEPOSITS/CREDITS

| DATE  | AMOUNT    | DESCRIPTION |
|-------|-----------|-------------|
| 11/06 | 15,000.00 | DEPOSIT     |
| 11/24 | 15,000.00 | DEPOSIT     |
| 11/25 | 25,000.00 | DEPOSIT     |

DEBITS

| DATE  | AMOUNT | DESCRIPTION   |
|-------|--------|---|
| 11/24 | 29.00  | INSUFFICIENT FUNDS CHARGE<br>1 TRANSACTION(S) AT \$29.00 EACH |

LISTING BY CHECK NUMBER

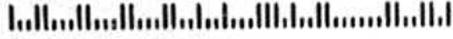
| CHECK NO | AMOUNT    | DATE  | CHECK NO | AMOUNT    | DATE  | CHECK NO | AMOUNT   | DATE  |
|----------|-----------|-------|----------|-----------|-------|----------|----------|-------|
| 1005     | 370.50    | 11/04 | 1014     | 335.00    | 11/16 | 1023     | 2,241.64 | 11/25 |
| 1008*    | 6,500.00  | 11/12 | 1016*    | 12,500.00 | 11/24 | 1024     | 2,241.64 | 11/25 |
| 1011*    | 240.00    | 11/03 | 1017     | 8,125.00  | 11/25 | 1025     | 2,038.66 | 11/27 |
| 1012     | 12,500.00 | 11/03 | 1021*    | 2,038.66  | 11/27 | 1026     | 1,583.93 | 11/25 |
| 1013     | 8,125.00  | 11/10 | 1022     | 1,583.93  | 11/25 |          |          |       |

\* INDICATES A BREAK IN CHECK NUMBER SEQUENCE

DAILY BALANCE SUMMARY

| DATE  | AMOUNT   | DATE  | AMOUNT   | DATE  | AMOUNT    |
|-------|----------|-------|----------|-------|-----------|
| 11/03 | 5,438.76 | 11/04 | 5,068.26 | 11/06 | 20,068.26 |

x



RADIANT TELECOM, INC  
6300 NE 1ST AVE  
FORT LAUDERDALE FL 33334-1901

CB

STATEMENT DATE 11/30/1998

DAILY BALANCE SUMMARY

| <u>DATE</u> | <u>AMOUNT</u> | <u>DATE</u> | <u>AMOUNT</u> | <u>DATE</u> | <u>AMOUNT</u> |
|-------------|---------------|-------------|---------------|-------------|---------------|
| 11/10       | 11,943.26     | 11/16       | 5,108.26      | 11/25       | 16,803.12     |
| 11/12       | 5,443.26      | 11/24       | 7,579.26      | 11/27       | 12,725.80     |

*Handwritten notes:*  
Withdrawal of ...  
... ..



x



RADIANT TELECOM, INC  
6300 NE 1ST AVE  
FORT LAUDERDALE FL 33334-1901

CB

STATEMENT DATE 10/30/1998

CUSTOMER INFORMATION

CHECKING, INVESTMENT & ATM ACCOUNTS  
FIRST UNION NATIONAL BANK  
P.O. BOX 2870  
JACKSONVILLE FL 32231  
1-800-222-3862

CONSUMER LOAN ACCOUNTS  
FIRST UNION NATIONAL BANK  
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LOST OR STOLEN 24 HOUR BANKING CARD  
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REVOLVING CREDIT  
FIRST UNION CARD PRODUCTS  
POST OFFICE BOX 563966  
CHARLOTTE NC 28256-3966  
24 HOURS A DAY, 365 DAYS A YEAR  
1-800-359-3862

COMMERCIAL CHECKING

FOR: RADIANT TELECOM, INC

ACCOUNT NUMBER

TAXPAYER ID NUMBER

65-0798535

PREVIOUS STATEMENT BALANCE 09/30/1998 5,082.05  
2 DEPOSITS/CREDITS 30,000.00+  
6 CHECKS/DEBITS 16,869.74-  
SERVICE CHARGE 13.55-  
ENDING STATEMENT BALANCE 10/30/1998 18,178.78

AVERAGE BALANCE 14,262.47 MINIMUM BALANCE 1,923.50

DEPOSITS/CREDITS

| DATE  | AMOUNT    | DESCRIPTION   |
|-------|-----------|---|
| 10/08 | 5,000.00  | FUNDS TRANSFER (ADVICE 1)<br>RCVD FROM NETEL INC<br>ORG=<br>RFB=<br>REF=<br>DEPOSIT |
| 10/14 | 25,000.00 | OBI-PAYMENT ON SWITCH IN<br>11:58AM   |

DEBITS

| DATE  | AMOUNT | DESCRIPTION                                   |
|-------|--------|---|
| 10/13 | 13.55  | COMMERCIAL SERVICE CHARGES FOR SEPTEMBER 1998 |

LISTING BY CHECK NUMBER

| CHECK NO | AMOUNT   | DATE  | CHECK NO | AMOUNT | DATE  | CHECK NO | AMOUNT | DATE  |
|----------|----------|-------|----------|--------|-------|----------|--------|-------|
| 1002 ✓   | 8,125.00 | 10/08 | 1004 ✓   | 300.00 | 10/22 | 1007     | 211.74 | 10/28 |
| 1003 ✓   | 8,125.00 | 10/22 | 1006*    | 75.00  | 10/26 | 1010*    | 33.00  | 10/30 |

\* INDICATES A BREAK IN CHECK NUMBER SEQUENCE

DAILY BALANCE SUMMARY

| DATE  | AMOUNT   | DATE  | AMOUNT    | DATE  | AMOUNT    |
|-------|----------|-------|-----------|-------|-----------|
| 10/08 | 1,937.05 | 10/14 | 26,923.50 | 10/26 | 18,423.50 |
| 10/13 | 1,923.50 | 10/22 | 18,498.50 | 10/28 | 18,211.76 |

8811 NW 13<sup>th</sup> Street,  
Pembroke Pines, Florida 33073  
954-437-2216

# Kenneth Jacobi

## Experience

1997–Present Colmena Corp Pompano Beach, FL

### **Director of Regulatory Affairs**

Research regulatory and legislative developments in 37 states and the federal government.  
Develop network of contacts for obtaining advance notice of legislative and regulatory initiatives.  
Report on Congressional, federal agency, and state agency meetings and hearings.  
Optioned PSC approvals for Local and IXC Licenses in 20 States  
Negotiated contracts and strategic alliances with various telecommunications companies.  
Products included international and domestic long distance (switched and dedicated), debit cards, International callback, information services, Internet commerce and billing & collection services.

1996-1997 Business Technology Systems, Inc Pompano Beach, FL

### **Vice President of Regulatory and Administrative Affairs**

Operations coordinator for special projects implementation.  
Full responsibility for all federal and state government regulatory compliance and certification.  
Liaison officer to the Federal Communications Commission, all state utility commissions and Departments of State.  
Managed tax and contracts department.  
Administered Corporate Affairs and board of directors meetings.

1993-1996 Innovation Computer, Inc Boca Raton, FL

### **Corporate/ Government Sales Manager**

Handled all corporate and government bids  
Responsible for developing and maintaining approximate twenty-five corporate and Government accounts.  
Exceeded monthly sales quota, which impacted positively on sales team quota.  
Increased monthly sales from zero to over \$750,000 dollars per month.  
Extensive sales and technical training in many lines of hardware and consumables

1991–1993 Lets Talk Cellular, Inc Miami, FL

### **Purchasing Manager**

Directed purchasing activities for 30 Retail stores located in 7 States.  
Successfully sourced vendors to provide competitive pricing for over 500 products.  
Assurance of timely payments for vendors and accurate allocation of expenses  
Experienced in working with multi-million dollar warehouse inventory and diverse product line.

1984-1991 Allied Communications of Florida Miami, FL

**Quality Control Manager**

Expanded testing procedures of all phases of inspections.

Evaluated all test reports for accuracy

Required certification of all inspectors.

Managed 20 inspectors

1979-1984 T&B Ansley Los Angeles, CA

**Assistant Quality Control Manager**

Insured test procedures were updated

Review all failed test reports on all products

Developed quality control training course.

**Education**

1975-1979 University of Southern California Los Angeles, CA

Mechanical Engineering, Accounting

Blueprint Interruption, True Position

US Defense Department Course on Government Contract Interruption

BellSouth Basic Training, BellSouth Lens Training, BellSouth TAFF Training

**Interests**

Computer, collecting Science Fiction First Additions and Programming.

**References**

On Request

230 S B Street #2  
Lakeworth, FL 33461  
Phone 561-586-7529

# James Hulsey

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|                   |  |                      |                     |
|-------------------|--|----------------------|---------------------|
|                   | 1994 - 1996  | IDS Communications   | Fort Lauderdale, FL |
| <b>Experience</b> | <b>Area Manager</b>  |                      |                     |
|                   | Responsible for the recruiting, hiring, technical training of sales reps that market DS3,OC3, OC12+, Frame Relay and voice to Fortune 100 and Fortune 500 companies.   |                      |                     |
|                   | Working as a team with GST Dir. Of Operations, Dir. Of Business Development and legal department in the research, development and installation of a 35 million dollar fiber optic network.   |                      |                     |
|                   | Researched and compiled complex, multi million dollar financial justifications for network buildouts and installation of "fiber to the door" of customer sites   |                      |                     |
|                   | Key member of complex negotiations between GST and City Governments Public Utilities, outside contractors and other Telecom companies to facilitate installation and expansion of the GST network.   |                      |                     |
|                   | 1992 - 1994  | Innovation Computers | Deerfield Beach, FL |
|                   | <b>TELECOMMUNICATIONS MANAGER</b>  |                      |                     |
|                   | Member of Strategic Planning Team, Administrative Support Team and Technical Support Team in a self managed team environment. Current responsibilities include: Identify, develop and manage telecommunications projects; Audit and analyze telecommunication expenses to ensure recovery of cost, accuracy of charges and optimal solution; Participate in the development of strategic telecommunications direction. Previous responsibilities included the management of the telecommunication expense budget |                      |                     |
| <b>Education</b>  | 1988- 1992   | Oklahoma University  | Oklahoma City, OK   |
|                   | ▪ BA Computer Science & Engineering  |                      |                     |
| <b>Reference</b>  | On Request   |                      |                     |

10981 Favel Ct.  
Boca Raton, FL 33498

561-483-1225

# Abe Tarzy

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## Experience

Senior Communication Specialist                      Sunshine Communications, Inc  
1994-1997

Responsibilities included total operation and maintenance of \$4MM telecommunications system (5 PBX's, 11 microwave nodes, multiple telephone circuits and data communication equipment) in Illinois, Indiana, Kentucky and West Virginia. Interacted with vendors for sales and service of state-of-the-art voice and data equipment. Developed a program for systems management for a newly installed telecommunications system

Manager of Information Systems –                      ETS New York Division  
1990-1994

Established an Information Systems department at the operating division level which provided programming assistance, oversaw computer operations, and offered recommendations in purchasing decisions. Coordinated the installation of a DEC computer within the division to serve in a distributed computing environment.

Manager of Information Systems                      City Communication Corp, NY  
1987- 1990

Duties included contracting telemarketing and market research firms to host testing, contracting for temporary personnel to staff testing, coordination of all logistics involved in the testing, and training of all personnel. Position involved extensive travel and complete responsibility for the collection of empirical data. Testing included scheduling up to ninety long distance telephone calls per hour to cities around the world in order to evaluate the quality of the long distance and cellular services. I was involved in the establishment of a 38 node TQMS network (duties included: finding and establishing both MCI and Non-MCI sites for equipment, coordination of efforts with equipment manufacturers, and contract negotiation). This position required knowledge of computer installation and repair, data base and report construction, and the ability to design appropriate testing methodology. I was also responsible for temporary personnel hired to input test results into data base.

**Education**                      1980-1984                      Brooklyn College                      Brooklyn , NY  
▪ B.A., Marketing, Computer Science.

**Interests**                      Computers, cars.

# Madhu Sethi

---

## Experience

**Vice President of International Marketing** Colmena Corp, Inc

1996-Present

Responsible for developing a regional Telecommunication strategy aligned to the business strategies of 10 countries in the Asia Pacific region. Developed a strategy and then implemented a regional telecom support team whose task it was to carry out the project management and implementations of all regional projects and operational improvements required to achieve the strategies. Analyzed and developed new business initiatives for Colmena Corp. in the Asia Pacific Region, traveling extensively throughout Asia. Efforts resulted in acquiring substantial new business interest. Managed communications, press relations, and advertising through multiple media channels. Acquired extensive knowledge of cultural structure in the Philippines and India and established excellent relationships with Non-Government Organizations, the media, and developed close ties with all levels of government.

**President /CEO** Business Technology Systems, Inc

1994-1996

Managed sales, marketing, public relations, trade shows, press tours, product development, production, strategic relationships, contract negotiations, finances. Increased annual revenues from \$0 to \$8.3 Million in 2 years and generated unprecedented publicity. Responsible for long-range strategic planning and new business development for Business Technology's telecommunications business. Implemented all aspects of corporate infrastructure to become a CLEC/IXC provider. Developed specialized billing and collection programs/products. Created dealer/agent network for the products. Structured business plan, marketing and all aspects of business administration and service implementation. Responsibilities also included product specification, pricing, new product rollout, competitive analysis, market trend analysis, long-term product planning.

**President /CEO** Innovation Computers, Inc

1989-1994

Directed day-to-day operations. Supervises all departments in the company, Sales, Accounting, and Purchasing ect... developed marketing plans; strategic planning; competitive analysis; Increase revenue to 85 million in 4 years. Acquired, consolidated and rejuvenated three businesses with cash from that operation. Implement training and managed sales and marketing staff while maintaining effective interdepartmental communications. Travel to implement new market development. Extensive trade show and new market experience.

**Vice President Marketing/Sales**

Computer World, Inc

1986-1989

Marketing in the Pacific Rim, Central America and the United States. Created Successful Marketing groups utilizing marketing strategy generating new customers and increasing revenue. Developed successful business relationships with clients while and increased client data base by implementing effective marketing and selling procedures. Orchestrating a global market expansion; structure/close contracts valued \$30+ million. Other responsibilities included preparing and implementing various marketing strategies to promote new trade areas and increase overall market share.

**Education**

1980-1986

**St. Johns University**

New York, NY

BA, MS International Marketing and Finance.

Graduated Summa Cum Laude.

**References**

On Request

**FLORIDA PUBLIC SERVICE  
COMMISSION**

Division of Communication  
Bureau of Service Evaluation

**IXC TARIFFS**

**INTEREXCHANGE  
TECOMMUNICATION SERVICE**

Radiant Telecom, Inc  
6300 N.E. First Avenue  
Fort Lauderdale, FL 33334

**TITLE SHEET**

**FLORIDA TELECOMMUNICATIONS TARIFF**

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Radiant Telecom, Inc. with principal offices at 6300 N.E. First Avenue, Fort Lauderdale, Florida 33334. 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.

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ISSUED: February 5, 1999

EFFECTIVE: \_\_\_\_\_

By:

Kenneth Jacobi, Regulatory Affairs  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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**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.

| <b><u>SHEET</u></b> | <b><u>REVISION</u></b> |
|---------------------|------------------------|
| 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               |

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ISSUED: February 5, 1999

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By:

Kenneth Jacobi, Regulatory Affairs  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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ISSUED: February 5, 1999

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By:

Kenneth Jacobi, Regulatory Affairs  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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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 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 A Rate Or Charge

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ISSUED: February 5, 1999

EFFECTIVE: \_\_\_\_\_

By:

**Kenneth Jacobi, Regulatory Affairs**  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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**TARIFF FORMAT SHEETS**

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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. 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) I.
- 2.1.1.A.1 (a) I. (i).
- 2.1.1.A.1 (a) I. (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.

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ISSUED: February 5, 1999

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By:

Kenneth Jacobi, Regulatory Affairs  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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**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** - Radiant Telecom, 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, Memorial Day, July 4th, Labor Day, 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.

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By:

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6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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**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 arrangements.

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.

The selling of IXC telecommunication service to uncertified IXC resellers is prohibited.

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.

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ISSUED: February 5, 1999

EFFECTIVE: \_\_\_\_\_

By:

Kenneth Jacobi, Regulatory Affairs  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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**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 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.
- 2.2.5 Customers reselling or rebilling services must have a Certificate of Public Convenience and Necessity an interexchange carrier for the Florida Public Service Commission.

**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 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.
- 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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ISSUED: February 5, 1999

EFFECTIVE: \_\_\_\_\_

By:

Kenneth Jacobi, Regulatory Affairs  
6300 N.E. First Avenue  
Fort Lauderdale, Florida 33334

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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 or adjusting, negligence or the customer, or to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set forth in 2.3.1 herein. 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, 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:

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

"A" - outage time in hours

"B" - total days in month

"C" - total monthly charge for affected facility

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**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 of the bill 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 28-4.113, F.A.C., Refusal or Discontinuance of Service by Company.

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**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 as a separate line items and is 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.

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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 received, (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.

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.

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**SECTION 3 - DESCRIPTION OF SERVICE continued****3.2 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:**

The square  
root of: 
$$\frac{(V1 - V2)^2 + (H1 - H2)^2}{10}$$

**3.3 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 continued****3.4 Service Offerings****3.4.1 Radiant Telecom, Inc. Long Distance Service**

Radiant Telecom, Inc. 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 one minute increments. No monthly recurring charges or minimum monthly billing requirements apply.

**3.4.2 Radiant Telecom, Inc. 800 / 888 (Inbound) Long Distance Service**

Radiant Telecom, Inc. 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 six second increments, with a six second minimum call duration. No monthly recurring charges apply. A \$10.00 minimum monthly billing requirement applies. Customers whose monthly usage is less than the minimum will be billed the minimum amount.

**3.4.3 Radiant Telecom, Inc. Calling Card Service**

Radiant Telecom, Inc. Calling Card Service is a calling card service offered to residential and business customers who subscribe to the Radiant Telecom, Inc Long Distance Service calling plan. Customers using the Carrier's calling card service access the service by dialing a 1-800 number followed by an account identification number and the number being called. This service permits subscribers utilizing the Carrier's calling card to make calls at a single per minute rate. Calls are billed in one ( 1 ) minute increments after the initial minimum period of one ( 1 ) minute. There are no nonrecurring or monthly recurring charges. No calling card surcharge applies.

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**SECTION 3 - DESCRIPTION OF SERVICE continued****3.4.4 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.

**3.4.4.A Operator Dialed Surcharge**

This surcharge applies to Operator Station and Person-to-Person rated 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 Radiant Telecom, Inc. 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.

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**SECTION 4 - RATES**

**4.1 Radiant Telecom, Inc. Long Distance Service**

Rate per minute - \$0.13  
Plan is billed in full minute increments.

**4.2 Radiant Telecom, Inc. (Inbound) Long Distance Service**

Rate per minute - \$0.15  
Plan is billed in six second increments with a six second minimum.

**4.3 Radiant Telecom, Inc. Calling Card Service**

Rate per minute - \$0.25  
Plan is billed in full minute increments.

**4.4 Operator Services (For presubscribed customers)**

|                              |        |
|------------------------------|--------|
| Collect Station-to-Station   | \$1.00 |
| Collect Person-to-Person     | \$3.25 |
| Person-to-Person             | \$3.25 |
| Station-to-Station           | \$1.00 |
| Customer Dialed Calling Card | \$1.10 |
| Operator Dialed Calling Card | \$1.95 |
| Operator Dialed Surcharge    | \$1.00 |

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**SECTION 4 - RATES continued****4.5 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 the 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 the entire minute.

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

Interest charges 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, whichever 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.

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**SECTION 4 - RATES continued****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.

**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.

**4.9.2 Hearing and Speech Impaired Persons**

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

**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 charge for the call and shall not apply to per-call charges such as a credit card surcharge.

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# Radiant Telecom, Inc.

6300 N.E. First Avenue Suite 300 Ft 33334

Tel 954-453-3434 Fax 954-453-3435

March 2, 1999

|  | DEPOSIT     | DATE               |
|--|-------------|--------------------|
| Florida Public Service Commission<br>Division of Communications<br>Bureau of Service Evaluation<br>2540 Shumard Oak Blvd.<br>Tallahassee, Florida 32399-0850 | <b>D095</b> | <b>MAR 02 1999</b> |

To Whom It May Concern:

Radiant Telecom, Inc has the sufficient financial capability to provide, maintain and to meet its lease and ownerships obligation. We are currently generating income from our Computer / Cellular Sales and our Brazilian Sale Divisions, which have a projected gross sales of \$59,490,000 with net profits of \$5,852,000 as of December 1999. Radiant Telecom will be offering the following discount international and US long distance calling services that deliver some of the best international telephone rates in the telecommunications industry, the best domestic long distance telephone rates, super discount calling cards and toll free 800/888# services.

All of these high quality long distance telephone services have been very carefully selected for value, quality, and broad appeal to the telecommunications services marketplace. We will offer the best prepaid calling cards, monthly billed post paid calling cards, the lowest international telephone rates WITHOUT SWITCHING, excellent 9.9 cpm commercial and residential long distance, 800# telephone service and global callback that allows WORLD TRAVELERS to call from anywhere in the world to anywhere in the world at greatly reduced rates. It's all right here! You will find that all the long distance telephone services here offer technology which is at the forefront in the telecommunications industry, both in marketing and in Telecom services.

We are confident that we can sign-up 100 people per day. Gross sales will be \$3,883,000 with a net profits \$1,150,000 as of December 2000. We have never failed to fulfill our commitments to our suppliers and customers and that we will be able to fulfill our

AIMEE JACOBI  
KENNETH JACOBI  
8811 NW 13 STREET  
PEMBROKE PINES FL 33024

3/2 19 99 1432

PAY TO THE  
ORDER OF

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Two Hundred and Fifty and 00/100 DOLLARS

Peoples  
MEMO Robert W.C.

DOCUMENT NUMBER-DATE

02656 MAR-2

FPSC-RECORDS/REPORTING