

63pg

1. This is an application for  $\checkmark$  (check one):
- |  |                |                    |
|--|----------------|--------------------|
|  | <b>DEPOSIT</b> | <b>DATE</b>        |
| <input checked="" type="checkbox"/> <b>Original certificate</b> (new company). | <b>D113</b>    | <b>MAR 29 1999</b> |
- 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:

Talk Too Commincations

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

TALK TOO COMMUNCATIONS

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

8829 Lem Turner Rd Jacksonville, Florida 32208

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

8829 Lem Turner Rd Jacksonville, Florida 32208

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;

- |  |   |
|--|---|
| <input type="checkbox"/> Individual          | <input checked="" type="checkbox"/> Corporation |
| <input type="checkbox"/> Foreign Corporation | <input type="checkbox"/> Foreign Partnership    |
| <input type="checkbox"/> General Partnership | <input type="checkbox"/> Limited Partnership    |
| <input type="checkbox"/> Other _____         |   |

8. **If individual**, provide:

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

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

City/State/Zip: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Fax No.: \_\_\_\_\_

Internet E-Mail Address: \_\_\_\_\_

Internet Website Address: \_\_\_\_\_

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

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

\_\_\_\_\_

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

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

\_\_\_\_\_

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?

\_\_\_\_\_  
Monthly billing statements  
\_\_\_\_\_

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:** Christopher Williams, Monique McCain, Candia Williams  
Ray Jones

**Title:** Owners

**Address:** 8829 Lem Turner Rd Jacksonville, Florida

**City/State/Zip:** Jacksonville, Florida 32208

**Telephone No.:** (904)766-3829 **Fax No.:** (904)766-3038

**Internet E-Mail Address:** Shabriki@aol.com

**Internet Website Address:**

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

**Name:** Monique McCain

**Title:** President

**Address:** 8829 Lem Turner Rd

**City/State/Zip:** Jacksonville, Florida 32208

**Telephone No.:** (904)766-3829 **Fax No.:** (904)766-3038

**Internet E-Mail Address:** Shabriki@aol.com

**Internet Website Address:**

(c) Complaints/Inquiries from customers:

**Name:** Monique McCain

**Title:** President

**Address:** 8829 Lem Turner Rd

**City/State/Zip:** Jacksonville, Florida 32208

**Telephone No.:** (904)766-3829 **Fax No.:** (904)766-3038

**Internet E-Mail Address:** Shabriki@aol.com

**Internet Website Address:** \_\_\_\_\_

19. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

N/A

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---

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

N/A

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

N/A

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

Never

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

Never

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

Never

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

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

No

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(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

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

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

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

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

f.   X   **800 service (toll free)**

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

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

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

i.   X   **Travel service**

       Method of access is 950  
  X   Method of access is 800

j.   X   **900 service**

k.   X   **Operator services**

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

l. **Services included are:**

       Station assistance  
       Person-to-person assistance  
  X   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

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

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

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

\_\_\_\_\_  
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  $\sqrt$  check one):

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

_____ Signature	_____ Date
_____ Title	_____ Telephone No.
Address: _____	_____ 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

Date

Title

Telephone No.

Address:

Fax No.

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**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:**

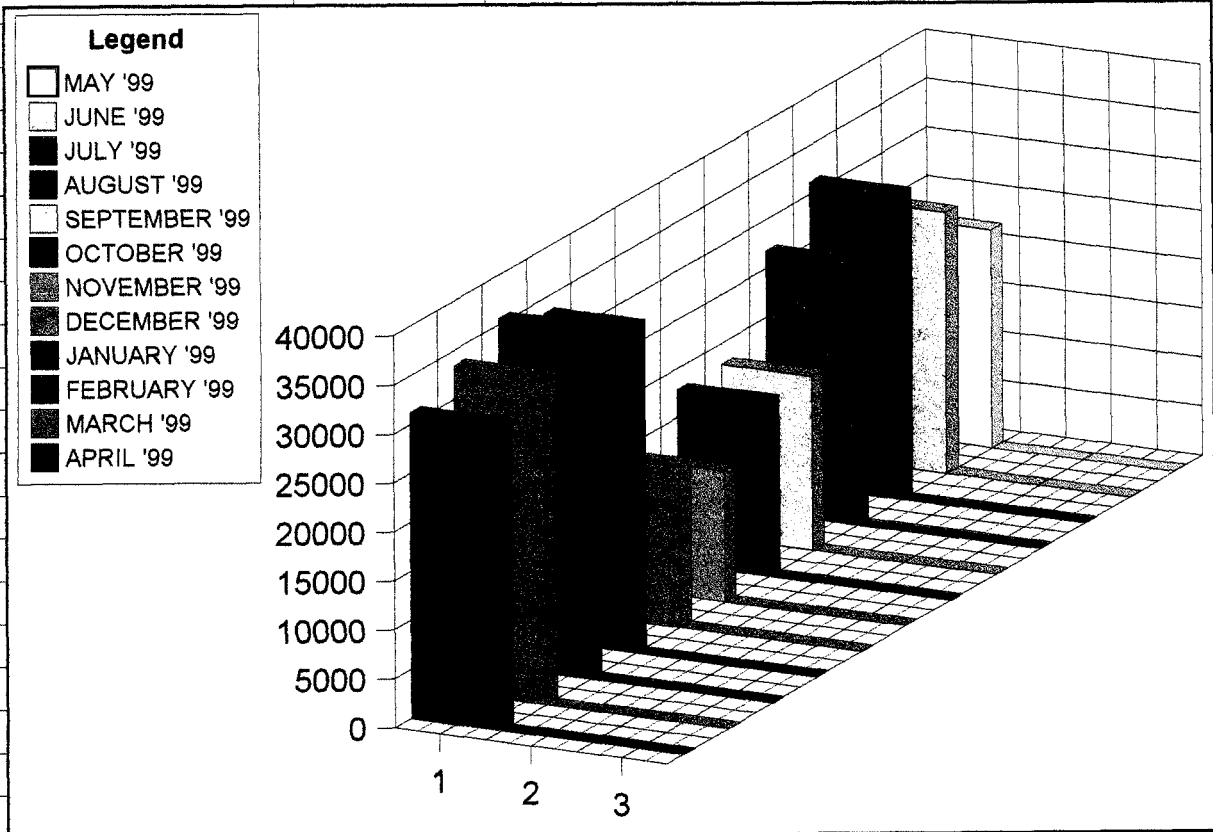
_____ Signature	_____ Date
_____ Title	_____ Telephone No.
Address: _____	_____ Fax No.
_____	
_____	
_____	
_____	

## Talk Too Projection Sheet Summary

The attached graphs represent the estimation of New Customers that this company anticipates having in the next fiscal year. The graph represents the number of customers times (1\*89) the installation fees and monthly service fees with out taxes. The projections are based on the amount of advertisement and solicitation that is expected to be set forth in the next coming months. These figures are subject to change depending on the monthly intake of customers.



	A	B	C	D	E	F
1	MAY '99	22250				
2	JUNE '99	26700				
3	JULY '99	31150				
4	AUGUST '99	26700				
5	SEPTEMBER '99	17800				
6	OCTOBER '99	17800				
7	NOVEMBER '99	13350				
8	DECEMBER '99	15575				
9	JANUARY '99	33375				
10	FEBRUARY '99	35600				
11	MARCH '99	33375				
12	APRIL '99	31150				
13						
14	FISCAL YEARS TOTALS	304825				
15						
16						
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Talk Too Communications  
8829 Lem Turner Road  
Jacksonville, Florida 32208  
904-766-3829 Fax: 904-766-3038

Owners of Company (100%)  
Christopher Williams and Monique McCain  
D/B/A  
Talk Too Communications Inc.

Contact Person for Customer Complaints and Regulatory Issues  
Monique McCain

Talk Too Communications Inc.

PSC Florida NO.1  
Original Title Page

TELECOMMUNICATIONS SERVICE

Talk Too Communications Inc  
of Jacksonville Florida

Rates, Rules and Regulation for Furnishing  
Telecommunications Service

IN THE COMMONWEALTH  
OF Florida

Filed with the PUBLIC SERVICE COMMISSION OF  
Florida

---

Issued :March 23,1999

Effective:

Monique McCain, President  
Talk Too Communications Inc..  
8829 Lem Turner Rd  
Jacksonville, Fl 32208  
1-904-766-3829

TELECOMMUNICATIONS SERVICE

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CHECK SHEET

Sheets 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 that are currently in effect as of the date at the bottom of this sheet.

NUMBER OF REVISION  
SHEET

EFFECTIVE:

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
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18	Original
19	Original
20	Original
21	Original

22  
23  
24  
25  
26

Original  
Original  
Original  
Original  
Original

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Issued: March 23, 1999

Effective:

Monique McCain, President  
Talk Too Communications Inc.  
8829 Lem Turner Rd  
Jacksonville, FL 32208

TELECOMMUNICATIONS SERVICE

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EXPLANATION OF SYMBOLS, REFERENCE MARKS, AND  
ABBREVIATIONS OF TECHNICAL TERMS IN THIS TARIFF

The following symbols shall be used in this tariff for the purpose indicated below:

- C - To signify changed regulation.
- D - To signify discounted rate or regulation.
- I - To signify increased rate.
- M - To signify a move in location of text.
- N - To signify new rate or regulation.
- R - To signify reduced rate.
- S - To signify reissued matter.
- T - To signify a change in text but no change in rate or regulation.

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Issued: March 23, 1999

Effective:

Monique McCain, President  
Talk Too Co0mmunications Inc.  
8829 Lem Turner Rd  
Jacksonville, Fl 32208

TELECOMMUNICATIONS SERVICE

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Issued: March 23, 1999

Effective:

Monique McCain, President  
8829 Lem Turner Rd.  
Jacksonville, FL 32208

TELECOMMUNICATIONS SERVICE

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APPLICATION OF TARIFF

This tariff sets forth the services offerings, rates, terms, and conditions applicable to the furnishing of intrastate communications services by Talk Too Communications Inc. (hereinafter "Company") with principal offices at 8829 Lem Turner Rd, Jacksonville, Florida 32208 This tariff applies to services furnished in the Commonwealth of Kentucky. This tariff is on file with the Florida Public Service Commission, and copies can be inspected, during normal business hours, at Company's principal place of business.

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Issued: March 23, 1999

Monique McCain, President  
Talk Too Communications Inc.  
8829 Lem Turner Rd  
Jacksonville, Fl 32208

Effective:



## TELECOMMUNICATIONS SERVICE

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### SECTION 1- DEFINITIONS

Certain terms used generally throughout this tariff are defined below.

**Account Number:** Customer's telephone number is his/her account number.

**Advance Payment:** Payment of all or part of a charge required before the start of service.

**Authorized User:** A person that either is authorized by the Customer to use local exchange telephone service at Customer's residence or other location, or is placed in a position by the customer, either through acts or omissions, to use local exchange telephone service.

**Call Forwarding:** Permits calls directed to a Customer's line to be routed to a user-defined line inside or outside the Customer's telephone system.

**Class of Service (COS):** Used to prevent a Station from dialing certain codes and numbers.

**Company:** Talk Too Communications Inc, a Florida Company, which is the user of this tariff.

**Conference/Three-Way:** The user can sequentially call up to two other people and add them together to make a three-way call.

**Customer:** The person or entity which orders service and is responsible for the payment of charges and for compliance with the Company tariff regulations.

**Exchange Carrier:** Any individual, partnership, association, joint-stock company, trust, governmental entity or corporation engaged in the provision of local exchange telephone service.

**Incumbent Local Exchange Carrier (ILEC):** Local exchange carrier that are providing telephone exchange service in an area on the date of the enactment of the Telecommunications Act of 1996 and that are deemed to be members of the exchange carrier association.

Individual Case Basis: A service arrangement in which the regulations, rates and charges are developed based on the specific circumstances of the customer's situation.

LATA: A local access and transport area established pursuant to the Modification of Final Judgement entered by the United States District of Columbia in Civil Action No.82-00192 for the provision and administration of communications services.

Local Calling: A completed call or telephone communication between a calling Station and any other Station within the local service area of the calling station.

Local Exchange Carrier: A company, which furnishes exchange telephone service.

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Issued: March 23, 1999

Effective:

Monique McCain, President  
Talk Too Communications Inc.  
8829 Lem Turner Rd  
Jacksonville, Fl 32208

## TELECOMMUNICATIONS SERVICE

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### SECTION 1 - DEFINITIONS (CONTINUED)

**Non-Recurring Charges:** The one-time initial charges for services or facilities, including but not limited to charges for processing and installation, for which the Customer becomes liable at the time the Service Order is executed.

**Recurring Charges:** The monthly charges to the Customer for services, facilities and equipment, which continue for the agreed upon duration of the service.

**Service Commencement Date:** The first day following the date on which the Company notifies the Customer that the requested service or facility is available for use, unless extended by the Customer's refusal to accept service which does not conform to standards set forth in the Service Order or this tariff, in which case the Service Commencement Date is the date of the Customer's acceptance of service. The parties may mutually agree on a substitute Service Commencement Date.

**Service Order:** The written request for local exchange services executed by the Customer and the Company in a format specified by the Company. The signing of a Service Order by the Customer and acceptance thereof by the Company initiates the respective obligations of the parties as set forth therein and pursuant to this tariff, but the duration of the service is calculated from the Service Commencement Date. Service Order may also be referred to as Customer Service Agreement.

**Services:** The Company's local telecommunications services offered to the Customer. Such services consist of basic and optional elements.

**Speed Dial:** Provides a User with the option to call selected directory numbers by dialing a one or two -digit code.

**Station:** Telephone equipment from or to which calls are placed.

**Trunk:** A communications path connecting two switching systems in a network, used in the establishment of an end-to-end connection.

User: A Customer or any other person authorized by the Customer to use Services provided under this tariff.

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Issued: March 23, 1999

Monique McCain, President  
Talk Too Communications Inc.  
8829 Lem Turner Rd  
Jacksonville, FL 32208

Effective:

**Monique D. McCain**  
**11050 Harts rd apt #1006**  
**Jacksonville, FI 32218**  
**(904)757-2536**

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## **OBJECTIVE**

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To obtain stable employment with a company that is willing to help me utilize my skills that I currently possess and to teach me new skills that will help me enhance my performance so that I may perform my duties as an employee. My contributions and dedication to my job, my peers and to myself will enable me to excel in my journey to success.

---

## **EMPLOYMENT**

**November 1999-March 1999**

**EZ-TEL COMMUNICATIONS.**  
8710 Lonestar Rd  
Jacksonville, Florida 32211  
**Supervisor Bob Babidi**

Office Manager/Collections Manager

Conducted the day to day operations for the Call Specialist, Negotiated contracts for advertising, Trained and developed associates for incoming call & customer conflicts, processing firm orders for customer services, assigned daily tasks, handle accounts receivable and Payroll. Initiate monthly billing and collections. Act as Liaison for Bellouth and GTE Account Managers.

**May 1997-June 1998**

**UNIVERSITY MEDICAL CENTER**  
653 W 8th Street  
Jacksonville, FI 32209

Patient Accounting/ Collections

Follow up Coordinator for Tricare contacts, and reimbursements, account follow ups, determine contractual adjustments, receiving inbound and outbound calls, customer service, billing with UB-92's and HCFA 1500 and coding claims for processing, Accounts receivable and Accounts payable, sorting and distribution of mail. Self pay collections after insurance reimbursements. Independently prepared my day-to-day work schedule, prepare the necessary forms and complying the necessary documents to be submitted with the initial claims for reprocessing. Received, reviewed and properly screened all incoming mail and correspondence, ordering patients medical record for the Armed Forces, Tricare and the Naval Hospital to issue Non availability statements and disengagement forms for patients out the Tricare network.

**June 1993-February 1998**

A T & T  
8000 Baymeadows way  
Jacksonville, Fl

**Coach/Service Specialist**

Support for teams of 23-25 people, developing associates on various AT & T products and promotions. Facilitate meetings, and training sessions for ne projects, Quality assurance moniorting, Feedback sessions for Associates, Weekly and Monthly reports for clients results, development of new spreadsheets to monitor and to control computer down times. Handling of irate and dissatisfied customers for positive results and customer satisfaction. Support coach for data entry teams, processing of data entry claims and enrollments. Time keeping and interviewer of potential employment candidates.

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tion

**Degree and Major**  
Florida Community College  
Jacksonville, Fl  
Sociology

**May 1998-present**

CITY, STATE

Currently taking entry level classes, Career researching class for hands on experience.

**Degree and Major**  
Lively-vo-Tech  
500 Appleyard Dr  
Tallahassee, Fl 32210

**June 1986-June 1989**

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tion

**Degree and Major**  
Florida Community College  
Jacksonville, Fl  
Sociology

**May 1998-present**

Currently taking entry level classes, Career researching class for hands on experience.

**Degree and Major**  
Lively-vo-Tech  
500 Appleyard Dr  
Tallahassee, Fl 32210

**June 1986-June 1989**

High school completion, Business English courses, Typing 55 correct words a minute, 10 Key calculator, PC and Windows , Microsoft Word, Excel, Pegasus mail.

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## SKILLS

- MS Word
- Internet
- Fax
- Excel
- Perfect works
- 10 Key

- CRT
- Windows NT 4.0
- 
- Refernces available upon request

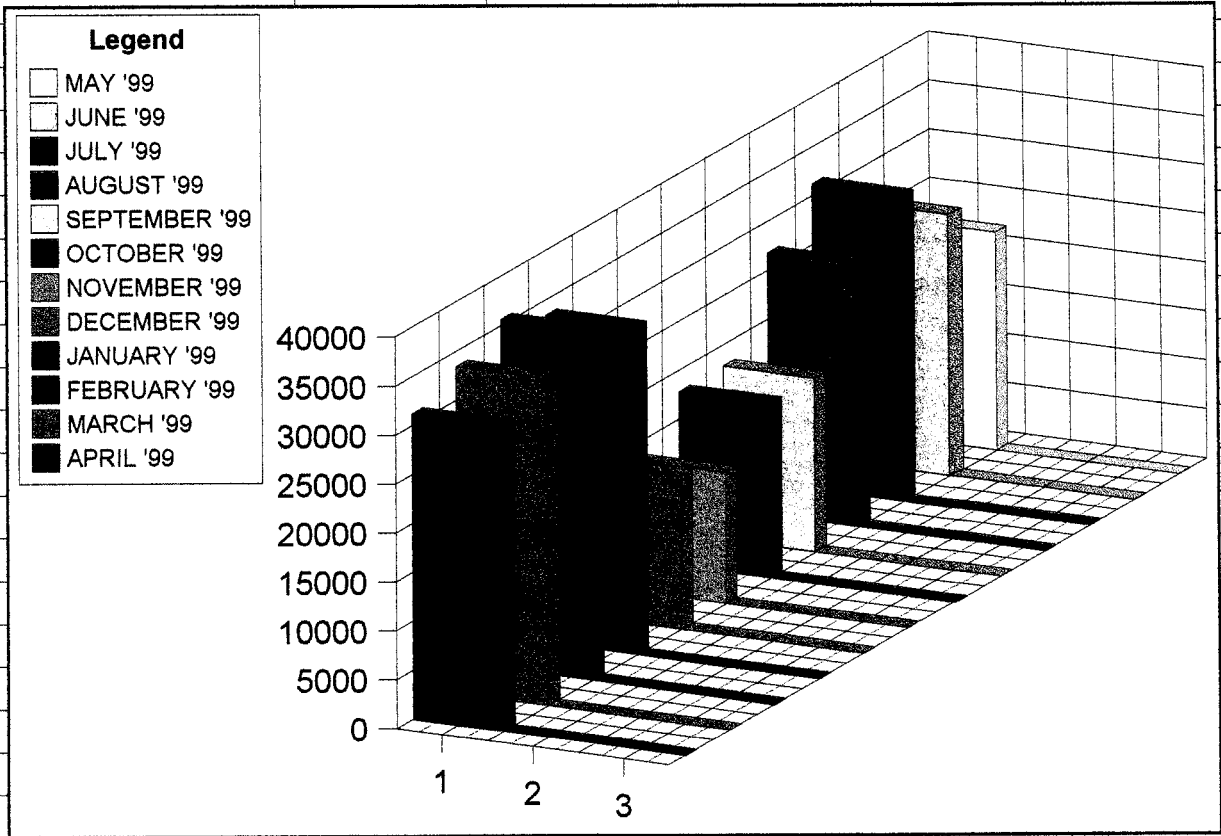
# Talk Too Communications Inc.

## NET WORTH

		Current Value	% of Total Assets
<b>ASSETS</b>			
LIQUID ASSETS	Cash (checking, savings accounts)	13,500	4.69%
	Short-term investments		
	Treasury bills		
	Savings certificates	5,000	1.74%
	Money market funds	2,500	0.87%
	Cash value of life insurance	25,000	8.68%
	<b>Total liquid assets</b>	<b>46,000</b>	<b>15.97%</b>
INVESTMENT ASSETS	Notes receivable	17,000	5.90%
	Marketable securities		
	Stocks		
	Bonds		
	Investment real estate	100,000	34.72%
	Tax incentive investments		
	Stock options		
	Retirement funds	15,000	5.21%
	<b>Total investment assets</b>	<b>132,000</b>	<b>45.83%</b>
PERSONAL ASSETS	Residence	65,000	22.57%
	Vacation property		
	Art, antiques		
	Furnishings	25,000	8.68%
	Vehicles	20,000	6.94%
	Boats		
	Other		
	<b>Total personal assets</b>	<b>110,000</b>	<b>38.19%</b>
	<b>TOTAL ASSETS</b>	<b>\$288,000</b>	<b>100.00%</b>
		Current Value	% of Total Liabilities
<b>LIABILITIES</b>			
SHORT-TERM	Consumer credit obligations	3,800	3.04%
	Borrowings on life insurance		
	Installment loans	20,000	16.00%
	Accrued income taxes		
	Other debt	2,200	1.76%
	<b>Total short-term liabilities</b>	<b>26,000</b>	<b>20.80%</b>
LONG-TERM	Loans to purchase personal assets		
	Loans to acquire business	50,000	40.00%
	Mortgage on personal residences	49,000	39.20%
	<b>Total long-term liabilities</b>	<b>99,000</b>	<b>79.20%</b>
	<b>TOTAL LIABILITIES</b>	<b>\$125,000</b>	<b>100.00%</b>
	<b>TOTAL NET WORTH</b>	<b>\$163,000</b>	



	A	B	C	D	E	F
1	MAY '99	22250				
2	JUNE '99	26700				
3	JULY '99	31150				
4	AUGUST '99	26700				
5	SEPTEMBER '99	17800				
6	OCTOBER '99	17800				
7	NOVEMBER '99	13350				
8	DECEMBER '99	15575				
9	JANUARY '99	33375				
10	FEBRUARY '99	35600				
11	MARCH '99	33375				
12	APRIL '99	31150				
13						
14	FISCAL YEARS TOTALS	304825				
15						
16						
17						
18						
19						
20						
21						
22						



to the provisions of Section 2.6, the Company's liability, if any, shall be limited as provided herein.

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Issued: March 23, 1999

Monique McCain, President  
Talk Too Communications Inc.  
Jacksonville, FL 32208

Effective:

## TELECOMMUNICATIONS SERVICE

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### SECTION 2 - REGULATIONS

#### Undertaking of the Company

##### 2.1.1 Scope

The Company undertakes to furnish intrastate telecommunications services within the Commonwealth of Florida under the terms of this tariff as a reseller. Service is available 24 hours a day, seven days a week.

The Company is responsible under this tariff only for the services and facilities to obtain access to services offered by other providers, the Company assumes no responsibility for such other service.

#### Shortage of Equipment or Facilities

2.1.2.1 The Company reserves the rights to limit or allocate the use of existing facilities, or of additional facilities offered by the Company when necessary because of lack of facilities or due to some other cause beyond the Company's control.

The furnishing of service under this tariff is subject to availability on a continuing basis of all necessary facilities from the Incumbent Local Exchange Carrier or other providers to the Company for resale.

#### Terms and Conditions

Except as otherwise provided herein, the minimum period of service is one month (30 days). The first payment is due when the customer signs up for the service - the activation date. All other payments are due monthly on the anniversary of the Customer's activation date for the following month's service. If payment is not received by the due date, Company will disconnect service as set forth in Section 2.5.4 of this Tariff. All calculations of dates set forth in this tariff shall be based on calendar days. Should the applicable date fall on a Sunday or Federal holiday, the Customer will be permitted to make payment on the next regular business day.

At the expiration of any term specified in a Customer Service Agreement, or in any extension thereof, service shall continue on a month to month basis at the then current rates unless terminated by either party upon 30 days written notice. Any termination

shall not relieve Customer of its obligation to pay any charges incurred under the Agreement and this tariff prior to termination. The rights and obligations, which by their nature extend beyond the termination of the term of the Agreement shall survive such termination.

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## TELECOMMUNICATIONS SERVICE

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### Undertaking of the Company (Cont'd )

#### 2.1.4 Liability of the Company (Cont'd)

2.1.4.3 The company shall not be liable for any delay or failure of performance or equipment due to causes beyond its control, including but not limited to: acts of God, fire, flood, explosion or other catastrophes; and law, order, regulation, direction, action or request of the United States government or of any other government, including state and local governments having or claiming jurisdiction over the Company, or of any department, agency, commission, bureau, corporation or other instrumentality of any one or more these federal, state, or local governments, or of any military authority; preemption of existing service in compliance with national emergencies; insurrections; riots; wars; unavailability of rights-of-way or materials, or strikes, lockouts, work stoppages, or other labor difficulties.

2.1.4.4 The Company shall not be liable for: (a) any act or omission of any entity furnishing the Company or the Company's Customers facilities or equipment used for or with the services the Company offers; or (b) for the acts or omissions of other common carriers or warehouse-men.

2.1.4.5 The Company shall not be liable for any damages or losses due to the fault or negligence of, or any omission by, the Customer or due to the failure or malfunction of Customer-provided equipment or facilities.

2.1.4.6 The Customer shall indemnify and hold the company harmless from any and all loss, claims, demands, suits or other action, or any liability whatsoever, whether suffered, made, instituted, or asserted by any other party or person(s), and for any loss, damage, or destruction of any property, whether owned by the Customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, condition, location or use of any installation provided by the Company. The Company reserves the right to require each Customer to sign an agreement acknowledging acceptance of the provisions of this section as a condition precedent to such installations.

2.1.4.7 The Company shall not be liable for any defacement of or damage to Customer premises resulting from the furnishing of services of equipment on such premises or the installation or removal thereof, unless such defacement or damage is

caused by gross negligence or willful misconduct of the Company's agents or employees. No agents or employees of other participating carriers shall be deemed to be agents or employees of the Company.

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## TELECOMMUNICATIONS SERVICE

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### Undertaking of the Company (Con't)

#### Terms and Conditions (Con't)

This tariff shall be interpreted and governed by the laws of the Commonwealth of Florida.

Another Telephone Company must not interfere with the right of any person or entity to obtain service directly from the Company.

The Customer has no property right to the number or any other call number designation associated with services furnished by the Company. The Company reserves the right to change such numbers, or both, assigned to the Customer, whenever the Company deems it necessary to do so in the conduct of its business.

#### Liability of the Company

The liability of the Company for damages arising out of the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, other defects, or representations by the Company, or use of these services or damages arising out of the failure to furnish the service whether caused by acts or omission, shall be limited to the extension of allowances for interruptions as set forth in Section 2.6 below. The extension of such allowances for interruptions shall be the sole remedy of the Customer and the sole liability of the Company. The Company will not be liable for any direct, indirect, incidental, special, consequential, exemplary or punitive damages to Customer as a result of any Company service, equipment or facilities, or the acts or omissions or negligence of the Company's employees or agents.

2.1.4.2 The Company's liability for willful misconduct, if established as a result of judicial or administrative proceedings, is not limited by this tariff. With respect to any other claim or suit, by a Customer or by others, for damages associated with the ordering (including the reservation of any specific number for use with a service), installation (including delays thereof), provisions, termination, maintenance, repair, interruption or restoration of any service or facilities offered under this tariff, and subject

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Undertaking of the Company (Cont'd)

Liability of the Company (Cont'd)

Notwithstanding the Customer's obligations as set forth in Section 2.3.2, the Company shall be indemnified, defended, and held harmless by the Customer or by others authorized by it to use the service against any claim, loss or damage arising from the Customer's use of services furnished under this tariff, including:

Claims for defamation libel, slander, invasion of privacy, infringement of copyright, unauthorized use of trademark, trade name, or service mark, unfair competition; interface with or misappropriation, or violation of any contract, proprietary or creative right, or any other injury to any proprietary or creative right, or any other injury to any person, property, or entity arising from the material, data, information, or content, revealed to, transmitted, processed, handled, or used by the Company under this tariff; patent infringement claims arising from combining or connecting the service offered by the Company with apparatus and systems of the Customer or others; and all other claims arising out of any act or omission of the Customer or others, in connection with any service provided by the Company pursuant to this tariff.

The entire liability of the Company for any claim, loss, damage or expense from any cause whatsoever shall in no event exceed sums actually paid to the company by the Customer for the specific services giving rise to the claim, and no action or proceeding against the Company shall be commenced more than one year after the service is rendered.



THE COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS,  
EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY OR  
FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH  
HEREIN.

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Undertaking of the Company (Cont'd)

Liability of the Company, (Cont'd)

The Company shall not be liable for any act or omission of any other company or companies furnishing a portion of the service, or for damages associated with service, channels, or equipment which it does not furnish, or for damages which result from the operation of Customer-provided systems, equipment, facilities or services which are interconnected with Company services.

No agent or employee of any other carrier shall be deemed to be an agent or employee of the Company.

With respect to Emergency Number 911 Service:

This service is offered as an aid in handling assistance calls in connection with fire, police and other emergencies. The Company is not responsible for any losses, claims, demands, suits or any liability whatsoever, whether suffered, made, instituted, or asserted by the Customer or by any other party or person for any personal injury to or death of any person or persons, and for any loss, damage or destruction of property, whether owned by the Customer or others, caused or claimed to have been caused by: (1) mistakes, omissions, interruptions, delays, errors or other defects in the provision of this service, or (2) installation, operation, failure to operate maintenance, removal, presence, condition, location or use of any equipment and facilities furnishing this service.

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Continued.

Neither is the Company responsible for any infringement or invasion of the right of privacy of any person or persons, caused, directly or indirectly, by the installation, operation, failure to operate, maintenance, removal, presence, condition, occasion or use of emergency 911 service features and the equipment associated therewith, or by any services furnished by the Company including, but not limited to, the identification of the telephone number, address or name associated with the telephone used by the party or parties accessing Emergency 911 service, and which arise out of the negligence or municipalities, or the employees or agents of any one of them.

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Continued.

**Notification of Service-Affecting Activities:**

The company will provide the Customer reasonable notification of service-affecting activities that may occur in normal operation of its business. Such activities that may include, but are not limited to, equipment or facilities additions, removals or rearrangements and routing preventive maintenance. Generally, such activities are not specific to an individual Customer but affect many Customers' services. No specific to advance notification period is applicable to all service activities. The Company will work cooperatively with the Customer to determine the reasonable notification requirements. With some emergency or unplanned service-affecting conditions, such as outage resulting from cable damage, notification to the Customer may not be possible.

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Undertaking of the Company (Cont'd)

2.1.4 Liability of the Company (Cont'd)

The Company's liability arising from errors or omissions in Directory Listing, other than charged listings, shall be limited to the amount of actual impairment to the Customer's service and in no event shall exceed one-half the amount of the fixed monthly charges applicable to exchange service affected during the period covered by Listings, the liability of the Company shall be limited to an amount not exceeding the amount of charges for the charged listings involved during the period covered by the directory in which the error or omission occurs.

In conjunction with a non-published telephone number, the Company will not be liable for failure or refusal to complete any call to such telephone when the call is not placed by the number. The Company will try to prevent the disclosure of the number of such telephone, but will not be liable should such number be divulged.

When a customer with a non-published telephone number places a call to the Emergency 911 Service, the Company will release the name and address of the calling party, where such information can be determined to the appropriate local governmental authority responsible for the Emergency 911 Service upon request of such governmental authority. By subscribing to service under this tariff, Customer acknowledges and agrees with the release of any information as described above.

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Undertaking of the Company(Cont'd)

2.1.6 Provision of Equipment and Facilities

The Company shall use reasonable efforts to make available services to a Customer on or before a particular date, subject to the provisions of and compliance by the Customer with, the regulations contained in this tariff. The Company does not guarantee availability by any such date and shall not be liable for any delays in commencing service to any Customer.

The Company shall use reasonable efforts to maintain facilities that it furnishes to the Customer. The Customer may not, nor may the Customer permit others except the Incumbent Local Exchange Carrier to, rearrange, disconnect, remove, attempt to repair or otherwise interfere with any of the facilities installed by the Company, except upon written consent of the Company.

The Company shall not be responsible for the installation, operation, or maintenance of any Customer provided communications equipment. Where such equipment is connected to the facilities furnished pursuant to this tariff, the responsibility of the Company shall be limited to the furnishing of facilities offered under this tariff and to the maintenance and operation of such facilities. Beyond this responsibility, the Company shall not be responsible for: The transmission of signals by Customer provided equipment or for the quality of, or defects in, such transmission or the reception of signals by Customer provided equipment; or network control signaling where such signaling is performed by the Customer provided network control signaling equipment.

2.1.7 Non-routing Installation

At the Customer's request, installation and/or maintenance may be performed outside Company's regular business hours or in hazardous locations. In such cases, charges based on the cost of the actual labor, material, or other costs incurred by or charged to the Company will apply. If installation is started during regular business hours into time periods including, but not limited to weekends, holidays, and/or night's hours, additional charges may apply.

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Undertaking of the Company (Cont'd)

2.1.8 Ownership of the Facilities

Title to all facilities provided in accordance with this tariff remains in the Company, it's agents or contractors or the Incumbent Local Exchange Carrier.

2.2 Prohibited Uses

The services the Company offers shall not be used for any unlawful purposes or for any use as to which the Customer has not obtained all requires governmental approvals, authorizations, licenses, consents and permits. Services also may not be used for services which any payment or other compensation is received by the Customer except when the Customer is a duly authorized regulated common carrier. This provision does not prohibit an arrangement between the customer, authorized user, or joint user to share the cost of the service as long as the arrangement generates no profit for any participant in the arrangement.

The Company may require a Customer to immediately shut down it's transmission of signals if said transmission is causing interference to others.

2.3 Obligation of the Customer

2.3.1 General

The Customer shall be responsible for:

placing orders for service

When placing an order for service, Customer must provide:

the name(s) and address(es) of the person(s) responsible for the payment of service charges; and  
The name(s), telephone number(s) , and address(es) of the Customer contact person(s).

A. The payment of all applicable charges pursuant to this tariff;

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Obligations of the Customer(Cont'd)

2.3.1 General(Cont'd)

B.. Reimbursing the Company for damages to, or loss of, the Company's facilities or equipment caused by the acts or omissions of the Customer; or the noncompliance by the Customer, with these regulations; or by fire or theft or willful misconduct of the employees or agents of the Company. The Company will, upon reimbursement for damages, cooperate with the Customer in prosecuting a claim against the person causing such damage and the Customer shall be subrogated to the Company's right of recovery of damages to the extent of such payment

C. Providing at no charge, as specified from time to time by the Company, any needed personnel, equipment, space and power to operate Company facilities and equipment installed on the premises of the Customer, and the level of heating and air conditioning necessary to maintain the operating environment on such premises.

D. Obtaining , maintaining, and otherwise having full responsibility for all rights-of-way and conduit necessary for installation of fiber optic cable and associated equipment used to provide local exchange service to the Customer from the cable building entrance or property line to the location of the equipment space described in 2.3.1.D. Any costs associated with obtaining and maintaining the rights-of-way described herein, including the costs of altering the structure to permit installation of the Company -provided facilities, shall be borne entirely by, or may be charged by the Company to, the Customer. The Company may requires the Customer to demonstrate its compliance with this section prior accepting an order for service;

E. Providing a safe place to work and complying with all laws and regulations regarding the working conditions on the premises at which Company employees and agents shall be installing or maintaining the Company's facilities and equipment. The Customer may be required to install and maintain Company facilities and equipment within a hazardous area if , in the Company's opinion, injury or damage to the Company's employees or property might result from installation or maintenance by the Company. The Customer shall be responsible for identifying, monitoring, removing , and disposing of any hazardous material (e.g. friable asbestos) prior to any construction or installation work;

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2.3 Obligations of the Customer

2.3.1. General (Cont'd)

G. Complying with all laws and regulations applicable to, and obtaining all consents, approvals, licenses and permits as maybe required with respect to, the location of the Company facilities and equipment in any Customer premises or the rights-of way for which Customer is responsible under Section 2.3.1E. above; and granting or obtaining permission for Company agents or employees to enter the premises of the Customer at any time for the purpose of installing , maintaining, repairing, or upon termination of service as stated herein, removing the facilities or equipment of the Company;

not creating or allowing to be placed or maintained any liens or other encumbrances on the Company's equipment or facilities; and

I. Making Company facilities and equipment available periodically for maintenance purposes at a time agreeable to both the Company and the customer. No allowance for interruptions in service will be made for the period during which service is interrupted for such purposes.

2.3.2 Claims

With respect to any service or facility provided by the Company, Customer shall indemnify, defend and hold harmless the company from all claims, actions, damages, liabilities, costs and expenses, including reasonable attorneys' fees for:

any loss, destruction or damage to property of the Company or any third party, or the death of or injury to persons, including, but not limited to, employees or invitees of either the Company or the Customer, to the extent caused by or resulting from negligent or intentional act or omission of the Customer, its employees, agents, representatives or invitee; or

B. Any claim, loss damage, expense or liability for infringement of any copyright, patent , trade secret, or any proprietary or intellectual property right of any third party, arising from any act or omission by the Customer, including, with limitation, use of the Company's services and facilities in a manner not contemplated by the agreement between the Customer and the Company.

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2.4 Customer Equipment and Channels

2.4.1 Interconnection of Facilities

2.4.1.1 Services furnished by the Company may be connected to the services or facilities of other authorized communications carriers only when authorized by, and in accordance with, the terms and conditions of the tariffs of other communications carriers, which are applicable to such connections. Service furnished by the Company is not a joint undertaking with such other carriers.

Any special service interface equipment necessary to achieve compatibility between the facilities and equipment of the Company used for furnishings local exchange service and the channels, facilities, or the equipment of others may be provided at the Customer's expense.

Facilities furnished under this tariff may not be connected to Customer provided terminal equipment in accordance with the provisions of this tariff.

The Customer is responsible for taking all necessary steps for interconnecting his or her customer provided terminal equipment of communications systems with Company's facilities. Customers shall secure all licenses, permits, rights-of way, and other arrangements necessary for such interconnections.

2.4.2 Inspections

Upon reasonable notification to the Customer, and at a reasonable time, the Company may make such tests and inspections as may be necessary to determine that the Customer is complying with the requirements set forth herein for the installation, operation, and maintenance of any Company- owned facilities and equipment. No credit will be allowed for any interruptions during such inspections.

If the protective requirements for Customer-provided equipment are not being complied with, the Company may take such action as it deems necessary to protect its facilities, equipment, and personnel. The Company will notify the Customer promptly if there is any need for further corrective action. Within ten days of receiving this notice the Customer must take this corrective action and notify the Company of the action taken. If the Customer fails to do this, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities, equipment and personnel from harm. The Company will, upon request 24-hour s in advance, provide the Customer with a statement of technical parameters that the Customer's equipment must meet.

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Payment Arrangements

2.5. Payment for Service

The Customer is responsible for payment of all charges for service and facilities furnished by the company to the Customer or authorized Users. Objections must be received by the Company within 10 days after the due date, or the charges shall be deemed correct. Should the Customer pay the charges under protest, he may have an additional 30 days to dispute same in writing or the charges will become binding upon Customer.

2.5.1.1 Taxes: The Customer is responsible for the payment of any sales, use, gross receipts, excise, access or other local, state and federal taxes, charges or surcharges, (however designated) excluding taxes on the Company's net income accessed in conjunction with service used. Any taxes imposed by a local jurisdiction (E.g. County and municipal taxes) will only be recovered from those Customers residing in the affected jurisdictions. It shall be the responsibility of the Customer to pay any such taxes that subsequently become applicable retroactively.

Billing and Collection of Charges

The first payment is due in advance when the customer signs up for service the activation date. All other payments are due monthly on the anniversary of the Customer's activation date for the following month's service. An account not paid in full by the due date will be considered delinquent the following day. For existing customers whose service is disconnected, the charge for the fraction of the month in which service was furnished will be calculated on a pro rata basis. For this purpose, every month is considered 30 days.

Customers may pay for service by cash, credit card or an authorized payment agent.

TELECOMMUNICATIONS SERVICE

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Payment Arrangements (Cont')

Disputed Bills

The Customer shall notify the Company of any disputed items on a bill within 10 days. If the Customer and the Company are unable to resolve the dispute to their mutual satisfaction, the Customer may file a complaint with the Florida Public Service Commission in accordance with the Florida, PCS rules of procedure.

The date of the dispute shall be the date the Company receives sufficient documentation to enable it to investigate the dispute.

Discontinuance of Service

The Company may discontinue service or cancel an application for service without incurring any liability of the following:

2.5.4.1                    Upon nonpayment of any amounts owing to the Company, and after providing 10 days' prior notice to Customer, the Company may discontinue without incurring any liability.

A.                    The notice of discontinuance for failure to pay any sum on the due date will be provided to the Customer along with the Customer's reminder statement.

Upon violation of any of the other material terms or conditions for furnishing service, the Company may, by giving 10 days' prior notice in writing to the Customer, discontinue or suspend service without incurring any liability if such violation continues during that period.

Upon condemnation of any material portion of the facilities used by the Company to provide service to a Customer or if a casualty renders all or any material portion of such facilities inoperable beyond repair, the Company, by notice to the Customer, may discontinue or suspend service without incurring any liability if such violation continues during that period.

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Payment Arrangements (Cont'd)

2.5.4 Discontinuance of Service (Cont'd)

Upon any governmental prohibition, or required alteration of services to be provided or any other violation of any applicable law or regulation, the company may discontinue or suspend service without incurring any liability.

The Company may discontinue the furnishing of any and/or all service(s) to a Customer without incurring any liability:

Immediately and without notice if the Company deems that such action is necessary to prevent or to protect its personnel, agents, facilities or services. The Company may discontinue service pursuant to this sub-section 2.5.4.6.A (1-4) if:

The Customer refuses to furnish information to the Company regarding the Customer's credit-worthiness, its past or current use of common carrier communications services or its planned of service(s), or;

The Customer provides false information to the Company regarding the Customer's identity, address, credit-worthiness, past or current use of common carrier communications service(s); or

The Customer uses, or attempts to use, service with the intent to avoid the payment, either in the whole or part, of the tariff charges for the service by:

Using or attempting to use service by rearranging, tampering or making connections to the Company's services not authorized by this tariff; or

A.

Using tricks, schemes, false or invalid numbers, false credit devices, electric devices; or Any other fraudulent means or devices; or

Use of service in such a manner as to interfere with the service of other users; or

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2.5 Payment Arrangements (Cont'd)

2.5.4 Discontinuance of Service (Cont'd)

2.4.5.6 (Cont'd)

- B. Ten (10) days after sending the Customer written notice of noncompliance with any provisions of this tariff if the noncompliance is not corrected within that ten (10) day period; or

The suspension or discontinuance of service(s) by the Company pursuant to this Section does not relieve the Customer of any obligation to pay the Company for charges due and owing for service(s) furnished during the time of or up to suspension or discontinuance.

Upon the Company's discontinuance of service to the Customer under Section 2.5.41 or 2.5.42, all applicable charges, including termination charges, shall become due. This is in addition to all other remedies that may be available to the Company at law or in equity or under any other provision of this tariff.

Allowances for Interruptions of Service

When the use of service or facilities furnished by the Company is interrupted due to any cause other than the negligence or willful act of the Customer, a pro rata adjustment of the monthly charges subject to interruption will be allowed for the service and facilities rendered useless and inoperative by reason of the interruption whenever said interruption continues for a period of 24 hours or more from the time the interruption is reported to or known to exist by the Company, except as otherwise specified in the Company's tariffs.

It shall be the obligation of the Customer to notify Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission of the Customer within his or her control, or is not in writing or equipment, if any, furnished by Customer and connected to Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, it is considered to be impaired, but not interrupted.

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2.7 Cancellation of Service

Applications for service are non-cancelable unless the Company otherwise agrees. Where the Company permits Customer to cancel an application for service prior to the start of service or prior to any special constructions, no charges will be imposed except for those specified below.

2.7.1.2 Where, prior to cancellation by the Customer, the Company incurs any expenses in installing the service or in preparing to install the service that it otherwise would not have incurred, a charge equal to the costs the Company incurred, less net salvage, shall apply, but in no case shall this charge exceed the sum of the charge for the minimum period of service ordered, including installation charges, and all charges others levy against the company that would have been chargeable to the Customer had service begun.

2.7.1.3 The special charges described in 2.7.1.1 and 2.7.1.2 will be calculated and applied on a case-by-case basis.

2.7.2 Cancellation of Service by a Customer

2.7.2.1 To cancel or terminate service, a customer must provide the Company with 30 days' notice.

2.7.2.2 If a Customer cancels a Service Order or terminates services before the completion of the term or any reason whatsoever other than a service interruption (as in 2.6 above), defined Customer agrees to pay to Company the following sums which shall become due and owing as of the effective date of the cancellation or termination and be payable within the period set forth in 2.5.2, all costs, fees and expenses incurred in connection with:

all Non-Recurring Charges reasonably expended by Company to establish service to Customer, plus

any disconnection, early cancellation or termination charges reasonably incurred and paid to third parties by Company on behalf of Customer, plus

all Recurring Charges for the applicable notice period.

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Issued: March 23, 1999

Effective:

Monique McCain, President  
Talk Too Communications Inc.  
8829 Lem Turner Rd  
Jacksonville, FL 32208

TELECOMMUNICATIONS SERVICE

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2.6 Allowances for Interruptions of Service (Cont'd)

Credit Allowances

2.6.1.1 Credit for failure of service or equipment will be allowed only when failure is caused by or occurs in facilities or equipment owned provided and billed for, by Company.

Credit allowances for failure of service or equipment starts when Customer notifies Company becomes aware of the failure or when the Company becomes aware of the failure and ceases when the operation has been restored and an attempt has been made to notify Customer.

For calculating credit allowances, every month is to have 30 days. A credit allowance is applied on a pro rata basis against the monthly Charges specified hereunder and is dependant upon the length of the interruption. Only those facilities on the interrupted portion of the circuit will receive a credit. Credit allowances for service outages that exceed 24 hours in duration will be rounded up to the next whole 24 hours.

2.6.2 Limitations on Allowances

No credit will be made for:

- interruptions due to the negligence of, or noncompliance with the provisions tariff by, the Customer;
- interruptions due to the negligence of any person using the Company's facilities with the Customer's permission
- interruptions due to the failure or malfunction of non-Company equipment;
- interruptions of service during any period in which the Company is not given full and free access to it's facilities and equipment for the purpose of investing and correcting interruptions;
- interruptions of service during a period in which the Customer continues to use the service on an impaired basis;
- interruptions of service during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;
- interruptions of service due to circumstances or causes beyond the control of the Company.

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2.8 Transfer and Assignments

Neither the Company nor the Customer may assign or transfer rights or duties in connection with the services and facilities provided by the Company without the written consent of the other party, except that the Company may assign its right and duties (a) to any subsidiary, parent Company; (b) pursuant to any sale or transfer or substantially all the assets of the Company; or (c) pursuant to any financing, merger or reorganization of the Company.

Notices and Communications

The Customer shall designate an address to which the Company shall mail or deliver all notices and other communications, except that Customer may also designate a separate address to which the Company's bills for service shall be mailed.

2.9.2 The Company shall designate an address to which the Customer shall mail or deliver all notices and other communications, except that Company may designate a separate address to which the Customer shall mail payments on that bill.

2.9.3 All notices or other communications required to be given pursuant to this tariff will be in writing. Notices and other communications of either party, and all bills mailed to the Company, shall be presumed to have delivered to the other party on the third business day following deposit of the notice, communication or bill with the U.S. Mail or a private delivery service, prepaid and properly addressed, or when actually received or refused by the addressee, whichever occurs first.

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SECTION 3 - SERVICE DESCRIPTIONS AND RATES

3.1 Local Exchange Service

The Company's Local Telephone Service enables the Customer to:

Place or receive calls to any calling Station in the local calling area, as defined herein;  
Access basic 911 Emergency Service if available in the Customer's area;  
Where available, place or receive calls to 800 telephone numbers.

3.1.1 Local Service

Local Service is a Service, which is available for access for subscribers on a full time basis. It consists of dial tone and access for unlimited local calls and 911 calls. Customers who desire this service may be authorized for service by providing payment by an approved credit card or cash. Service will be charged on a monthly basis, and upon payment, a customer will have unlimited use of the aforementioned service for that month.

Local Service does not include any long distance services. Additionally, Local Service does not include the following types of calls, which are blocked by the Company: direct dial long distance; collect calls; operator-assisted calls; third-number billed calls; 900 and 976 calls; and directory assistance calls.

3.1.1.1 Standard Features

Each Local Service Customer is provided with only basic local telephone service as described in Section 3.1.1.

3.1.1.2 Optional Features:

Call Waiting  
Call Forwarding  
Three Way Calling  
Unpublished Number  
Speed Dialing  
Call Return  
Caller ID

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Jacksonville, FL 32208

TELECOMMUNICATIONS SERVICE

3.1 Local Exchange Service (Cont'd)

3.1.1 Local Service (Cont'd)

3.1.1.3 Local Service Rates and Charges

A Local Service Customer will be charged applicable Non-Recurring Charges and monthly Recurring Charges as specified below.

One-Time Activation Fee

One-Time Activation Fee \$ 40.00

Recurring Charges

Monthly Service Charge \$ 49.00

C. Optional Features

	Monthly	One-time Monthly	Activation Fee
Call Waiting	5.00	—	—
Call Forwarding \$	5.00	—	—
Three Way Calling	5.00	—	—
All Above Options		—	—
Unpublished Number	5.00	—	—
Speed Dialing	5.00	—	—
Call Return	5.00	—	—
Caller ID		10.00	10.00

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Jacksonville, FL 32208

TELECOMMUNICATIONS SERVICE

3.2 Directory Listings

The Company shall provide for a single directory listing, termed the primary listing, in the telephone directory published by the dominant exchange service provider in the Customer's exchange area of the Station number which is designated as the Customer's main billing number.

3.2.1. The Company reserves the right to limit the length of any listing in the directory by use of the abbreviations when, in its judgment, the clearness of the listing or the identification of the Customer is not impaired thereby. Where more than one line is required to properly list the Customer, no additional charge is made.

3.2.2 The Company may refuse a listing which is known not to constitute a legally authorized or adopted name, obscenities in the name, or any listing which, in the opinion of the Company, is likely to mislead or deceive calling persons as to the identity of the listed party, or is a contrived name used for advertising purposes or to secure a preferential position in the directory or is more elaborate than is reasonably necessary to identify the listed party. The Company, upon notification to the Customer, will withdraw any listing, which is found to be in violation of its rules with respect thereto.

3.2.3 In order for listings to appear in an upcoming directory, the Customer must furnish the listing to the Company in time to meet the directory-publishing schedule.

3.2.4 Directory listings are provided in connection with each Customer service as specified herein.

3.2.5 Non-Recurring Charges

Non-Recurring Charges associated with Directory Listings are as follows:

Non-Recurring

Primary Listing (one number) N/C

3.2.6 Recurring Charges

Monthly Recurring Charges associated with Directory Listings are as follows:

Monthly

Primary Listing (one number) N/C

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3.3 Emergency Services (Enhanced 911)

Allows Customers to reach appropriate emergency services including police, fire and medical services. Enhanced 911 has the ability to selectively route an emergency call to the primary e911 provider so that it reaches the correct emergency service located closest to the caller. In addition, the Customer's address and telephone information will be provided to the primary E911 provider for display at the Public Service Answering Point (PSAP).

3.4 Promotional Offerings

The Company, from time to time, may make promotional offerings of its services, which include waiving or reducing the applicable charges for the promoted service. The promotional offering may be limited as to the duration the date and times of the offerings and the locations where the offerings are made, Promotional offerings are subject to the approval of the Florida sent PSC.

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Issued: March 23, 1999

Monique McCain, President  
Talk Too Communications Inc.  
6628 Lem Turner Rd  
Jacksonville, Fl 32208

Effective:

# CANDIA V. WILLIAMS

6938 Rhode Island Drive West  
Jacksonville, FL 32209  
H: (904)765-5642 Voice Mail (904)465-0833  
Bus: (904)766-3829 Fax: (904)766-3038

## OBJECTIVE

To give the potential examiner of this resume an overall idea of my skills and experiences. Keeping in mind the areas that I am strongest in for A-1 performance. Most importantly to give you confidence that I am a very professional entrepreneur.

## EMPLOYMENT

### C & C Bail Bonds

8823 Lem Turner Road Jax., FL 32208  
Owner/Operator From: 1997 To: Present

My duties and responsibilities are to execute bonds for the purpose of releasing defendants to return to the jurisdiction of the courts. Key clients in PC to keep tabs on their court date, payments, forfeitures, etc., some filing.

Notary Public For State of Florida From: October 1993 to Present

### Dean's Restaurant & Catering Service Inc.

2944 Justina Road Jax. FL 32277  
Owner/Manager From: 1992 To: 1996

My duties and responsibilities were many. Bookkeeping, Typing, Filing, Party Bookings, Party Arrangements, General Clerical Procedures, Inventory, Cleaning, Prep-Cooking, etc.

### Florida Community College at Jacksonville North

4501 Capper Road Jax. FL 32218  
Clerk From: 1987 To: 1990

Supervisors: Melvin Alston, Debbie Reynolds, Johnnie McCloud, Mrs. Abdulah  
Duties: Typing, Recording, Bookkeeping, Filing, CRT, GTE, Phones, Registering

### Blue Cross & Blue Shield of FL

532 Riverside Avenue Jax. FL 32205  
Claims Examiner From: 1988 To: 1989

Supervisor: Mr. Benny

Duties: Keying claims in GTE system to ensure proper payment to beneficiaries.

### Blue Cross & Blue Shield of FL

(same as above)

Secretary From: 1988 To: 1990 (TEMPORARY)

Supervisor: Peggy Crews

Duties: Typing Filing, Bookkeeping, CRT

### AT&T

Baymeadows Way Jax. FL

Telecommunications Operator From: 1987 To: 1989 (TEMPORARY)

Duties: Calling new and old clients to switch long distance carriers.

### Sexual Abuse Treatment Center

Henry Street Tampa FL 33161

Secretary From: 5/1986 To: 11/1986  
Duties: Typing, Filing, Setting Appt. with counselors , Bookkeeping, etc.

Barnett Bank & Trust Company  
800 Riverside Avenue Jax. FL 32205  
File Clerk From: 4/1985 To: 11/1985  
Duties: Filing, Some proofing of contracts.

(TEMPORARY)

## EDUCATION

Paxson Sr. High School Jax. FL  
1983 - 1985  
Received High School Diploma

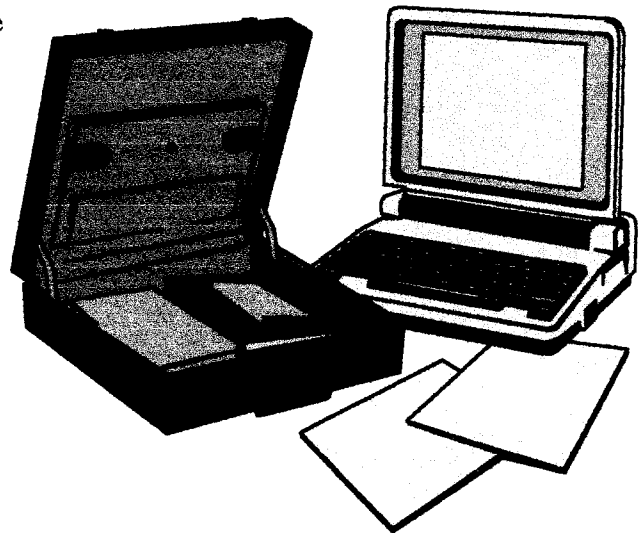
United Electronics Institute Tampa FL  
1/1986 - 11/1986  
Received a certificate for completing Basic Fundamentals of Electronics

Florida Community College at Jax. North  
2/1987 - 1990  
Studied English and Math towards obtaining B.A. in Business Admn.

University of North Florida  
4567 St. Johns Bluff Rd. Jax. FL 32216  
Received Certificate for completion of Business Management and Food Nutrition

## SKILLS

- Type 55wpm
- Pleasant Voice for Phones
- 10 Key
- Various Types of Computer Experience
- Filing
- Bookkeeping
- Management
- Flexibility
- Adjustability and Quick Learner
- Can deal with the general public
- Organizer
- Neat and professional in appearance



1. This is an application for  (check one):      **DEPOSIT**      **DATE**
- (x) **Original certificate** (new company).      **D113**      **MAR 29 1999**
- ( ) **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:  
 Talk Too Commincations

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

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4. Official mailing address (including street name & number, post office box, city, state, zip code):  
 8829 Lem Turner Rd Jacksonville, Florida 32208

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From: TALK Too Comm. Inc.      **Membership is Ownership**      **DT ACCT No. 037070**

**Educational**      P.O. Box 2600      Jacksonville, Florida 32232      01 0000037070  
 Community Credit Union      (904) 354-8537

\*\*\* TWO HUNDRED FIFTY DOLLARS AND 00 CENTS \*\*\*      263-7893      03/25/99  
 PAY THE SUM OF **250** Dols 00cts      2630      \$250.00

To The Order Of:      FL PUBLIC SERVICE COMMISSION      VOID AFTER NINETY DAYS

*Howard D. Winsett*      DOCUMENT NUMBER - DATE      04020 MAR 29 99      FPSR RECORDS/REPORTING

\_\_\_\_\_  
 AUTHORIZED SIGNATURE