



August 23, 1999

Overnight

210 N. Park Ave.
Winter Park, FL
32789

P.O. Drawer 200
Winter Park, FL
32790-0200

Tel: 407-740-8575
Fax: 407-740-0613
tmi@tminc.com

Blanca Bayo, Director
Division of Records and Reporting
Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0870

991215-TI

RE: Initial Application and Tariff for Authority to Provide Interexchange Telecommunications Services within the State of Florida. Xtel, Inc., d/b/a ACG

Dear Ms. Bayo:

Enclosed for filing are the original and six (6) copies of the above-referenced application of Xtel, Inc., d/b/a ACG. Also enclosed is a \$250 check to cover the filing fee.

Please acknowledge receipt of this filing by returning, filed stamped, the extra copy of this letter in the self-addressed stamped envelope.

I may be reached at (407) 740-8575 with any questions, comments or correspondence regarding this application. Thank you for your assistance.

Sincerely,

Monique Bymes
Consultant to
Xtel, Inc., d/b/a ACG

cc: R. Buffa, Xtel
file: Xtel - FL
tms: flo9900

MAIL ROOM
99 AUG 25 PM 4: 54

DOCUMENT NUMBER-DATE
FLORIDA PUBLIC SERVICE COMMISSION
RECEIVED 0910 AUG 25 88

FPSC-RECORDS/REPORTING

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

Initials of person who forwarded check:



August 23, 1999

Overnight

210 N. Park Ave.
Winter Park, FL
32789

P.O. Drawer 200
Winter Park, FL
32790-0200

Tel: 407-740-8575
Fax: 407-740-0613
tmi@tminc.com

Blanca Bayo, Director
Division of Records and Reporting
Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0870

DEPOSIT DATE
D 1 9 1 **AUG 2 6 1999**

**RE: Initial Application and Tariff for Authority to Provide Interexchange Telecommunications Services within the State of Florida.
Xtel, Inc., d/b/a ACG**

Dear Ms. Bayo:

Enclosed for filing are the original and six (6) copies of the above-referenced application of Xtel, Inc., d/b/a ACG. Also enclosed is a \$250 check to cover the filing fee.

Please acknowledge receipt of this filing by returning, filed stamped, the extra copy of this letter in the self-addressed stamped envelope.

I may be reached at (407) 740-8575 with any questions, comments or correspondence regarding this application. Thank you for your assistance.

Sincerely,

Monique Byrnes
Consultant to
Xtel, Inc., d/b/a ACG

cc: R. Buffa, Xtel
file: Xtel - FL
tms: flo9900

MAIL ROOM

99 AUG 25 PM 4: 55

RECEIVED
FLORIDA PUBLIC
SERVICE COMMISSION

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

Initials of person who forwarded check:

**FLORIDA PUBLIC SERVICE COMMISSION
DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION**

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

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:

**Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Boulevard
Gunter Building
Tallahassee, Florida 32399-0850
(904) 413-6600**

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

**Florida Public Service Commission
Division of Administration
2540 Shumard Oak Blvd.
Gunter Building
Tallahassee, Florida 32399-0850
(904) 413-6251**

1. Select what type of business your company will be conducting (check all that apply):

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

2. **This is an application for $\sqrt{\quad}$ (check one):**

Original Authority (New company)

Approval of transfer (To another certificated company)

Approval of assignment of existing certificate (To a noncertificated company)

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

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

Xtel, Inc.

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

ACG

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

Xtel, Inc., d/b/a ACG
Street: 2514 Hollywood Boulevard, Suite 402-408
City, State: Hollywood, FL
Zip Code: 33020

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

Xtel, Inc., d/b/a ACG
Street: 2514 Hollywood Boulevard, Suite 402-408
City, State: Hollywood, FL
Zip Code: 33020

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

Not applicable

- (a) Provide proof of compliance with the foreign partnership statute (Chapter 620.169 FS), if applicable.
- (b) Indicate if the individual or any of the partners have previously been:
- (1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.
 - (2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with the company, give reason why not.

9. If incorporated, please give:

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

Corporate charter number: P99000014190

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

Alex P. Rosenthal, Esq
Relmer & Rosenthal LLP
3801 Hollywood Boulevard, Suite 350
Hollywood, FL 33021

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

Fictitious name registration number: G99211900130

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

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

No officer, director or stockholder of the Company has been adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime. No officer, director or stockholder of the Company are involved in proceedings which may result in such action.

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

Peter Buffa, President and CEO of Xtel, Inc. d/b/a ACG was President of Total Telecommunications, Inc., a Florida certificated telephone company which was sold to TresCom International. Mr. Buffa was also President of PayCom, Inc., a Florida registered pay telephone company which was also sold.

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

(a) The application:

Monique Byrnes
Consultant to Xtel, Inc. d/b/a ACG
Technologies Management, Inc.
P.O. Drawer 200
Winter Park, FL 32790-0200
Telephone: (407) 923-4110
Facsimile: (407) 923-4111

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

Robert Buffa
Vice President
Xtel, Inc., d/b/a ACG
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020
Telephone: (954) 923-4110
Facsimile: (954) 923-4111

(c) Tariff:

Monique Byrnes
Consultant to Xtel, Inc., d/b/a ACG
Technologies Management, Inc.
P.O. Drawer 200
Winter Park, FL 32790-0200
Telephone: (407) 740-8575
Facsimilie: (407) 740-0613

(d) Complaints/Inquiries from customers:

Robert Buffa
Vice President
Xtel, Inc., d/b/a ACG
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020
Telephone: (954) 923-4110
Facsimile: (954) 923-4111

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

None.

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

None.

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

None.

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

None

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

None

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

None

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

- | | | | |
|-------------------------------------|--------------------------------------|--------------------------|-----------|
| <input type="checkbox"/> | Facilities | <input type="checkbox"/> | Operators |
| <input type="checkbox"/> | Billing and Collection | <input type="checkbox"/> | Sales |
| <input type="checkbox"/> | Maintenance | | |
| <input checked="" type="checkbox"/> | Other: None anticipated at this time | | |

13. Do you have a marketing program?

X-Tel is a start-up company and is in the process of developing its programs.

14. Will your marketing program:

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

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

Not applicable.

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

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

17. Please provide the following (if applicable):

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

Yes, the Company's name will appear on customer bills.

- (b) The name and address of the firm who will bill for your service.

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

A. Financial Capability

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements for the most recent 3 years, including:

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

See Attachment III.

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

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

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

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

B. Managerial capability.

See Attachment IV.

C. Technical capability.

As a reseller, Applicant relies on the technical expertise of its underlying carrier for maintenance of the network.

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

See Attachment II.

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

- MTS with distance sensitive per minute rates**
 - Method of access is FGA
 - Method of access is FGB
 - Method of access is FGD
 - Method of access is 800

- MTS with route specific rates per minute**
 - Method of access is FGA
 - Method of access is FGB
 - Method of access is FGD
 - Method of access is 800

- MTS with statewide flat rates per minute (i.e. not distance sensitive)**
 - Method of access is FGA
 - Method of access is FGB
 - Method of access is FGD
 - Method of access is 800

- MTS for pay telephone service providers.**

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

- 800 Service (Toll free)**

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

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

(X) **Travel service**

() Method of access is 950

(X) Method of access is 800

() **900 service**

(X) **Operator Services**

(X) Available to presubscribed customers

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

() Available to inmates

Services included are:

(X) Station assistance

(X) Person to person assistance

(X) Directory assistance

() Operator verify and interrupt

() Conference calling

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

For direct dial calls: 1 + destination number

For operator assisted calls: 0 +

For Travel Card calls:

22. Other:

**** 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:

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

5. RECEIPT AND UNDERSTANDING OF RULES:

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

7. ACCURACY OF APPLICATION:

By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement. **Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083".**

UTILITY OFFICIAL:



Signature

8-9-99

Date

Robert Buffa
Vice President
Xtel, Inc., d/b/a ACG
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020
Telephone: (954) 454-3002
Facsimile: (954) 454-9230

APPENDICES:

- A - CERTIFICATE TRANSFER STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
- D - FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES

ATTACHMENTS:

- I - AUTHORITY TO OPERATE IN FLORIDA
- II - PROPOSED TARIFF
- III - FINANCIAL STATEMENTS
- IV - MANAGERIAL AND TECHNICAL CAPABILITIES

**** APPENDIX A ****

CERTIFICATE OF TRANSFER STATEMENT

I, _____, of (Company Name)., and current holder of certificate number _____, have reviewed this application and join in the petitioner's request for a transfer of the above-mention certificate.

Not Applicable

UTILITY OFFICIAL:

Signature

Date

Telephone

**** APPENDIX B ****

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

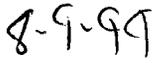
A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- (X) **The applicant will not collect deposits nor will it collect payments for service more than one month in advance.**
- () **The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)**

UTILITY OFFICIAL:



Signature



Date

**Robert Buffa
Vice President
Xtel, Inc., d/b/a ACG
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020
Telephone: (954) 454-3002
Facsimile: (954) 454-9230**

INTRASTATE NETWORK

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

- 1)
- 2)
- 3)
- 4)

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

- 1)
- 2)
- 3)
- 4)

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

POP-to-POP	TYPE	OWNERSHIP
-------------------	-------------	------------------

- 1)
- 2)
- 3)

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

Statewide

5. TRAFFIC RESTRICTIONS: Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4)(a) (copy enclosed).

Not applicable

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

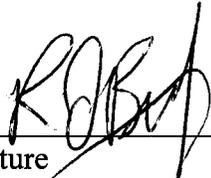
(a) What services have been provided and when did these service begin?

Not applicable

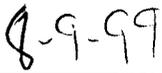
(b) If the services are not currently offered, when were they discontinued?

Not applicable.

UTILITY OFFICIAL:



Signature



Date

**Robert Buffa
Vice President
Xtel, Inc., d/b/a ACG
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020
Telephone: (954) 454-3002
Facsimile: (954) 454-9230**

**** APPENDIX D ****

**FLORIDA TELEPHONE EXCHANGES
AND
EAS ROUTES**

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**** FLORIDA EAS FOR MAJOR EXCHANGES ****

Extended Service Area with These Exchanges

PENSACOLA:	Cantonment, Gulf Breeze, Pace, Milton Holley-Navarre.
PANAMA CITY:	Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:	Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
GAINESVILLE:	Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:	Bellevue, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Iklawaha, Orange Springs, Salt Springs and Silver Springs Shores.
DAYTONA BEACH:	New Smyrna Beach.
TAMPA:	Central None East Plant City North Zephyrhills South Palmetto West Clearwater
CLEARWATER:	St. Petersburg, Tampa-West and Tarpon Springs.

ST. PETERSBURG:	Clearwater.
LAKELAND:	Bartow, Mulberry, Plant City, Polk City and Winter Haven.
ORLANDO:	Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creet, and Oviedo-Winter Springs.
WINTER PARK:	Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs, Reedy Creek, Geneva and Montverde.
TITUSVILLE:	Cocoa and Cocoa Beach.
COCOA:	Cocoa Beach, Eau Gallie, Melbourne and Titusville.
MELBOURNE:	Cocoa, Cocoa Beach, Eau Gallie and Sebastian.
SARASOTA:	Bradenton, Myakka and Venice.
FT. MYERS:	Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lehigh Acres and Sanibel-Captiva Islands.
NAPLES:	Marco Island and North Naples.
WEST PALM BEACH:	Boynton Beach and Jupiter.
POMPANO BEACH:	Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.
FT. LAUDERDALE:	Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.
HOLLYWOOD:	Ft. Lauderdale and North Dade.
NORTH DADE:	Hollywood, Miami and Perrine.
MIAMI:	Homestead, North Dade and Perrine.

X-Tel intends to offer service throughout the State of Florida.

ATTACHMENT I

AUTHORITY TO OPERATE IN FLORIDA



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

February 12, 1999

XTEL, INC.
250 E. HALLANDALE BEACH BLVD.
SUITE 1002
HALLANDALE, FL 33009

The Articles of Incorporation for XTEL, INC. were filed on February 12, 1999, and assigned document number P99000014190. Please refer to this number whenever corresponding with this office.

This document was electronically received and filed under FAX audit number 399000003616.

A corporation annual report will be due this office between January 1 and May 1 of the year following the calendar year of the file date. A Federal Employer Identification (FEI) number will be required before this report can be filed. Please apply NOW with the Internal Revenue Service by calling 1-800-829-3676 and requesting form SS-4.

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

Should you have any questions regarding corporations, please contact this office at the address given below.

Sincerely,
Neysa Culligan
Document Specialist
New Filings Section
Division of Corporations

Letter Number: 399A00006407



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

July 30, 1999

ACG
1250 E. HALLANDALE BEACH BLVD.1002
HALLANDALE, FL 33009

Subject: **ACG**

REGISTRATION NUMBER: **G99211900130**

This will acknowledge the filing of the above fictitious name registration which was registered on July 30, 1999. This registration gives no rights to ownership of the name.

Each fictitious name registration must be renewed every five years between July 1 and December 31 of the expiration year to maintain registration. Three months prior to the expiration date a statement of renewal will be mailed.

IT IS THE RESPONSIBILITY OF THE BUSINESS TO NOTIFY THIS OFFICE IN WRITING IF THEIR MAILING ADDRESS CHANGES. Whenever corresponding please provide assigned Registration Number.

Should you have any questions regarding this matter you may contact our office at (850) 488-9000.

/s
Division of Corporations

Letter No. 199A00038945

ATTACHMENT II

PROPOSED TARIFF

ATTACHMENT III

FINANCIAL STATEMENTS

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

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

Xtel, Inc., d/b/a ACG

Xtel, Inc., d/b/a ACG is a start-up company and does not have any revenues to date. The company submits its Balance Sheet as of July 31, 1999. The stockholders and owners are willing and able to provide additional capital to the company if necessary.

In addition, the company provides a projected Income Statement.

XTEL, Inc.
Balance Sheet
July 31, 1999

ASSETS

Current Assets		
Regular Checking Account	\$ 64,516.73	
Total Current Assets		64,516.73
Property and Equipment		
Equipment	7,218.00	
Total Property and Equipment		7,218.00
Other Assets		
Deposits	3,000.00	
Total Other Assets		3,000.00
Total Assets	\$	74,734.73

LIABILITIES AND CAPITAL

Current Liabilities		
Loan Payable Peter Buffa	\$ 33,333.33	
Loan Payable Joe Orriols	32,333.33	
Loan Payable Robert Buffa	33,333.33	
Loan Payable Ariel Musibay	100.00	
Total Current Liabilities		99,099.99
Long-Term Liabilities		
Total Long-Term Liabilities		0.00
Total Liabilities		99,099.99
Capital		
Net Income	< 24,365.26 >	
Total Capital		< 24,365.26 >
Total Liabilities & Capital	\$	74,734.73

XTEL Inc.
Projected Statement of Income Retained E
For the year 1999-2000

Sales	<u>\$8,743,000</u>	<u>100%</u>
Facilities Cost	\$4,993,687	
Carrier Cost	\$680,000	
Cost of Sales	\$5,673,687	65%
Operating Expenses		
Commissions	\$174,860	2%
Salaries	\$306,005	3.50%
Bad Debt Expenses	\$148,631	1.70%
Telephone	\$96,173	1.10%
Excise Tax	\$69,944	0.80%
Office	\$69,944	0.80%
Depreciation	\$61,201	0.70%
Payroll Taxes	\$52,458	0.60%
Consulting	\$52,458	0.60%
Advertising & Promotion	\$34,972	0.40%
Travel	\$26,229	0.30%
Professional Fees	\$17,486	0.20%
Computer Expenses	\$17,486	0.20%
Maintenance	\$8,743	0.10%
Miscellaneous	\$8,743	0.10%
Employee Benefits	\$8,743	0.10%
Meals & Entertainment	\$8,743	0.10%
Insurance	\$8,743	0.10%
Utilities	\$8,743	0.10%
Interest	\$8,743	0.10%
Licenses	\$4,372	0.05%
Amortization	<u>\$4,372</u>	<u>0.05%</u>
Total Operating Expenses	<u>\$1,197,791</u>	<u>14%</u>
Profit from Operations	<u>\$1,871,522</u>	<u>21.41%</u>
Income Taxes	\$524,026.16	
Net Income	<u>\$1,347,495.84</u>	<u>15.41%</u>

ATTACHMENT IV

MANAGERIAL AND TECHNICAL CAPABILITIES

XTEL, INC. d/b/a ACG
Resumes of Key Employees

Peter Buffa - President and Chief Executive Officer

Mr. Peter Buffa serves as President and Chief Executive Officer of Xtel, Inc. and has extensive experience in the management of telecommunications companies. Prior to his association with Xtel, he co-founded and served as Chairman/CEO of Paycom, Inc., a privately held pay telephone company that provides pay telephone services to commercial properties throughout South Florida. In 1989 he founded and, until its sale in 1994, served as Chairman/CEO of TTI Long Distance, a facilities based long distance telephone company. In 1984, Mr. Buffa co-founded and served as Vice President/COO of TELSO, Inc., a large privately held public pay telephone company.

Joseph Orriols - Executive Vice President

Mr. Orriols is Executive Vice President of Xtel, Inc. He co-founded and served as Executive Vice President of Rockwell Communications, an international facilities based provider of international discount long distance services. In his position at Rockwell, he was responsible for sales activities worldwide. Prior to Rockwell, Mr. Orriols founded Intelechoice, a privately held pay telephone company serving markets in Florida and New Jersey.

Robert Buffa - Vice President of Customer Relations

Mr. Robert Buffa, Vice President of Customer Relations, has many years of managerial experience in the telecommunications industry. In 1995 he founded and served as President of Affinity Communications Group, Inc, a provider of long distance, local, cellular and Internet services. From 1990 to 1994, Mr. Buffa served as Senior Vice President of TTI Long Distance, where he was responsible for the internal and outside sales channels, customer service and credit and collections for customers in 20 states.

Ariel Musibay - Vice President of Operations

Mr. Musibay, Vice President of Operations, comes to Xtel, Inc. from Bellsouth International where he served as Vice President of Negotiations and Routing. He began his telecommunications career in 1982 with Metromedia Long Distance where he served as Technical Support Manager and later as Director of Traffic Engineering. From 1991 to 1996 he was Director of Operations for TTI Long Distance and from 1996 through 1998 he was Director of Network Services for TresCom International.

TITLE SHEET

XTEL, Inc., d/b/a ACG

TARIFF NO. 1

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Xtel, Inc., d/b/a ACG with principal offices located at 2514 Hollywood Boulevard, Suite 402-408, Hollywood, FL 33020. This tariff is on file with the Florida Public Service Commission, and copies may be inspected during normal business hours at the Company's principal place of business.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

CHECK SHEET

The sheets listed below are inclusive and effective as of the date shown. Original and revised sheets as named below contain all changes from the original tariff that are in effect on the date shown on each sheet.

Sheet	Revision	Sheet	Revision
1	Original *	26	Original *
2	Original *	27	Original *
3	Original *	28	Original *
4	Original *	29	Original *
5	Original *	30	Original *
6	Original *	31	Original *
7	Original *	32	Original *
8	Original *	33	Original *
9	Original *	34	Original *
10	Original *	35	Original *
11	Original *	36	Original *
12	Original *	37	Original *
13	Original *	38	Original *
14	Original *		
15	Original *		
16	Original *		
17	Original *		
18	Original *		
19	Original *		
20	Original *		
21	Original *		
22	Original *		
23	Original *		
24	Original *		
25	Original *		

*Indicates those sheets included with this filing.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

TABLE OF CONTENTS

Title 1

Check Sheet 2

Table of Contents 3

Index 4

Symbols 5

Tariff Format 6

Section 1 - Technical Terms and Abbreviations 7

Section 2 - Rules and Regulations 11

Section 3 - Description of Service 24

Section 4 - Rates 32

Section 5 - Contracts and Promotions 38

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

ALPHABETICAL INDEX

Abbreviations	10
Advance Payments	15
Application of Charges	17
Aggregator Obligations	21
Calculation of Credit Allowance	18
Calculation of Distance	27
Call Routing	21
Cancellation by Customer	16
Cancellation Credit	18
Carrier Responsibility	18
Contracts and Promotions	38
Credit Allowance	15
Customer Responsibility	14
Definitions	7
Deposits	15
Direct Dial Services	30
Directory Assistance	31
Directory Assistance for Handicapped Persons	34
Disconnection of Service by Carrier	19
Discounts for Hearing Impaired	33
Emergency Call Exemptions	33
Fractional Charges	19
Incomplete Calls	22
Interconnection	25
Interruption of Service	13
Limitation of Liability	12
Limitations on Service	11
Maintenance, Testing and Adjustment	15
Minimum Call Completion Rate	28
Operator Assistance for Handicapped Persons	34
Operator Assisted Calling	29
Rate Periods	32
Rates	35
Payment and Charges for Services	16
Payphone Surcharge	39
Provision of Service	11
Restoration of Service	13
Special Conditions Governing Operator Services	20
Start of Billing	25
Symbols	5
Tariff Format	6
Timing of Calls	24
Terminal Equipment	26
Use of Service	12

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SYMBOLS

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

- D Deleted or Discontinued Material
- I Change Resulting In An Increase To A Customer's Bill
- M Moved From Another Tariff Location
- N New Material
- R Change Resulting In A Reduction To A Customer's Bill
- T Change In Text or Regulation But No Change In Rate or Charge

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

TARIFF FORMAT

- A. Sheet Numbering** - Sheet numbers appear in the upper-right corner of the sheet. Sheets are numbered sequentially. When a new sheet is added between existing sheets with whole numbers, a decimal is added. For example, a new sheet added between Sheet 34 and Sheet 35 would be Sheet 34.1.
- B. Sheet Revision Numbers** - Revision numbers also appear in the upper-right corner of the sheet. These numbers are used to determine the most current sheet version on file with the Commission. For example, 4th Revised Sheet 34 cancels 3rd Revised Sheet 34.
- C. Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level of coding.
- 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 Commission, 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 sheets 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 sheet if these are the only changes made to it (i.e., the format, etc., remains the same, just revised revision levels on some sheets). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current sheet on file with the Commission.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 1 — TECHNICAL TERMS AND ABBREVIATIONS**1.1 Definitions**

ACG - Refers to Xtel, Inc., d/b/a ACG, issuer of this tariff.

Aggregator - Any person or entity that, in the ordinary course of its operations, makes telephones available to the public or to end users of its premises for telephone calls using a provider of operator services.

Application for Service - A standard order form which includes all pertinent billing, technical, and other descriptive information which will enable the carrier to provide the communication service as required.

Authorization Code - A numerical code, one or more of which are assigned to a customer to enable Reseller to identify use of service on his account and to bill the customer accordingly for such service. Multiple authorization codes may be assigned to a customer to identify individual users or groups of users on his account.

Authorized User - A person, firm, corporation, or other entity authorized by the customer to receive or send communications.

Automatic Dialing Device - A device provided by the carrier which, when attached to customer's telephone equipment, dials the carrier's facilities, emits an authorization code, and forwards the number which the customer is calling to the carrier's facilities.

Calling Card Call - A call billed to a card number issued by a Local Exchange Company.

Carrier/Company - XTEL, Inc., d/b/a ACG unless otherwise specified or clearly indicated by the context.

Collect Call - A billing arrangement whereby the charge for a call may be charged to the called party, provided the called party accepts the charge.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

fl09900

SECTION 1 — TECHNICAL TERMS AND ABBREVIATIONS, (CONT'D.)**1.1 Definitions, (Cont'd.)**

Completed Calls - Completed calls are answered calls on the distance end. Appropriate one minute credits will be issued for incomplete calls billed to a customer when brought to the Company's attention by the customer. These one minute credits do not apply to calls terminating in an answering device.

Credit Card Call - A call billed to a major credit or charge card such as Visa, MasterCard or American Express.

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

Directory Assistance - Directory Assistance Service consists of supplying or attempting to supply listed telephone numbers to persons who call the Directory Assistance Bureau. Directory Assistance personnel cannot complete calls to requested telephone numbers.

Disconnection - The disconnection of a circuit, dedicated access line or port connection being used for existing service.

Person-to-Person Call - A service whereby the person originating the call specifies to the Company operator a particular person to be reached, or a particular station, room number, department, or office to be reached through a PBX attendant.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

flo9900

SECTION 1 — TECHNICAL TERMS AND ABBREVIATIONS, (CONT'D.)**1.1 Definitions, (Cont'd.)**

Premises - The space designated by a customer as its place or places of business for termination of service (whether for its own communications needs or for its resale customers). In the case of a non-profit sharing group, this term includes space at each sharer's place or places of business as well as space at the customer's place(s) of business.

Subscriber - The person, firm, partnership, corporation or other entity who owns, leases or manages the pay telephone, PBX or other switch vehicle from which and end user places a call utilizing the services of the Company.

Terminal Equipment - All telephone instruments, large and small key PBX systems and other devices and apparatus, and associated wiring, which are intended to be connected electrically, acoustically or inductively to the telecommunication system of the telephone utility.

Third Party Billed Call - A billing arrangement by which the charges for a call may be billed to a number that is different from the calling number and the called number.

V&H Coordinates - Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage may be used for the purpose of rating calls.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 1 — TECHNICAL TERMS AND ABBREVIATIONS, (CONT'D.)

1.2 Abbreviations

LATA - Local Access Transport Area
LDA - Local Distribution Area
LEC - Local Exchange Carrier
MTS - Message Toll Service
NSF - Non-Sufficient Funds
OSP - Operator Service Provider
PBX - Private Branch Exchange
SAL - Special Access Line
V&H - Vertical and Horizontal
WATS - Wide Area Telephone Service

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS**2.1 Provision of Service**

ACG's services and facilities are furnished for communications originating and terminating within the State of Florida under terms of this tariff. The Company's services and facilities are available twenty-four (24) hours per day, seven (7) days per week.

ACG arranges for installation, operation, and maintenance of the communications services provided in this tariff for Customers and Subscribers in accordance with the terms and conditions set forth under this tariff. ACG may act as the Customer's or Subscriber's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer or Subscriber, to allow connection of a Customer's or Subscriber's location to the ACG network. The Customer or Subscriber shall be responsible for all charges due for such service arrangements.

2.2 Limitations on Service

2.2.1 Carrier reserves the right to provide services only to and from locations where the necessary facilities and/or equipment are available. Carrier provides service subject to the provisions of this tariff.

2.2.2 Carrier reserves the right to discontinue furnishing service upon written notice, when necessitated by conditions beyond its control or when the customer is using the service in violation of the provisions of this tariff or in violation of the law.

2.2.3 Title to all equipment provided by Carrier under these regulations remains with Carrier. Carrier's prior written permission 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

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.3 Use of Service**

Service may not be used for any unlawful purposes or for any purpose for which any payment or other compensation is received by the customer, except when the customer is a duly authorized and regulated common carrier.

2.4 Limitation of Liability

2.4.1 Carrier shall not be liable to any person, firm or entity for damages, either direct, indirect, consequential, special, incidental, actual, punitive, or for any other damages or for any lost profits of any kind, arising out of mistakes, accidents, errors, omissions, interruptions, delays or defects in transmissions, not caused by the negligence of the customer, commencing upon activation of service and in no event exceeding an amount equivalent to the proportionate charge to the customer for the period of service during which the mistake, accident, error, omission, interruption, delay or defect in transmission occurred.

2.4.2 Carrier will indemnify the customer and hold it harmless in respect to any loss, damage, liability or expense asserted against the customer by a third party on account of any property damage or personal injury caused by any negligence or willful misconduct of Carrier or its agents or representatives arising out of performance by Carrier of any testing or other activities on the customer's premises pursuant to this tariff. Carrier's obligations under the preceding sentence shall be subject to the customer's full performance of this tariff and subject further to the customer's duty to take reasonable precautions in the location, construction, maintenance and operation of all activities, facilities and equipment for the protection against hazard or injury and so as to not interfere with the services provided by Carrier.

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.4 Limitation of Liability, (Cont'd.)**

2.4.3 Carrier shall be indemnified and held harmless by the customer against:

- (A) Claims for libel, slander, infringement of patent or copyright or unauthorized use of any trademark, trade name, or service mark arising out of the material, data information, or other content transmitted over the carrier's facilities; and
- (B) All other claims arising out of any act or omission by the customer in connection with any service provided by Carrier.

2.4.4 With respect to the routing of calls by Carrier to public safety answering points or municipal Emergency Service providers, Carrier's liability, if any, will be limited to the lesser of: (a) the actual monetary damages incurred and proved by the Customer as the direct result of Carrier's action, or failure to act in routing the call, or (b) the sum of \$1,000.00.

2.5 Interruption of Service

A credit allowance for interruptions of service which are not due to Carrier's testing or adjusting, to the negligence of the customer, or to the failure of the channels, equipment, and/or communications systems provided by the customer, are subject to the general liability provisions set forth herein. It shall be the obligation of the customer to notify Carrier of any interruption in service. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by or within the customer's control and is not in wiring or equipment connected to Carrier's terminal.

2.6 Restoration of Service

The use and restoration of service in emergencies shall be in accordance with the Rules and Regulations set forth by the Commission.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.7 Customer Responsibility**

2.7.1 All customers assume general responsibilities in connection with the provisions and use of Carrier's service. When facilities, equipment, and/or communication systems provided by others are connected to Carrier's facilities, the customer assumes additional responsibilities. All customers are responsible for the following:

- (A)** The customer is responsible for placing orders for service, paying all charges for service rendered by Carrier and complying with all of Carrier's regulations governing the service. The customer is also responsible for assuring that its users comply with regulations.
- (B)** When placing an order for service, the customer must provide:
 - 1. The name(s) and address(es) of the person(s) responsible for the payment of service charges.
 - 2. The name(s), telephone number(s), and address(es) of the customer contact person(s).
- (C)** The customer must pay Carrier for the replacement or repair of Carrier's equipment when the damage results from:
 - 1. The negligence or willful act of the customer or user;
 - 2. Improper use of service; or
 - 3. Any use of equipment or service provided by others.
- (D)** After receipt of payment for the damages, Carrier will cooperate with the customer in prosecuting a claim against any third party causing damage.

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.7 Customer Responsibility, (Cont'd.)****2.7.2 Maintenance, Testing and Adjustment**

Upon reasonable notice, the equipment provided by Carrier shall be made available for any testing and adjustment which may be necessary to maintain them in satisfactory condition. No interruption allowance will be granted for the time during which such tests and adjustments are made.

2.7.3 Deposits

The Company does not require a deposit from the customer.

2.7.4 Advance Payments

The Company does not require advance payments for service.

2.7.5 Credit Allowances

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

- (A) Credit allowances for failure of service or equipment starts when the customer notifies Carrier of the failure or when Carrier becomes aware of the failure and ceases when the operation has been restored and an attempt has been made to notify the customer.
- (B) The customer shall notify Carrier of failures of service or equipment and make reasonable attempts to ascertain that the failure is not caused by customer provided facilities, any act, or omission of the customer or in wiring or equipment connected to the terminal.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

fl09900

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.7 Customer Responsibility, (Cont'd.)****2.7.5 Credit Allowances, (Cont'd.)**

(C) Only those portions of the service or equipment operation disabled will be credited. No credit allowances will be made for:

1. Interruptions of service resulting from Carrier performing routine maintenance;
2. Interruptions of service for implementation of a customer order for a change in the service;
3. Interruption caused by the negligence of the customer or his authorized user;
4. Interruptions of service due to customer or authorized user provided facilities.

2.7.6 Cancellation by Customer

The Customer may have service discontinued upon written or verbal notice to the Company. The Customer shall pay the Company for service furnished until the cancellation date specified by the Customer or until the date that the written cancellation notice is received, whichever is later.

2.7.7 Payment and Charges for Services

Charges for service are applied on a recurring and non-recurring basis. Service is provided and billed on a monthly basis. Service continues to be provided until disconnection is requested by the customer.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.7 Customer Responsibility, (Cont'd.)****2.7.7 Payment and Charges for Services, (Cont'd.)****(A) Payment of Charges**

Payment is due upon receipt of the invoice and shall be considered past due or delinquent after 30 days beyond the due date. Interest at the greater of 1.5% per month or the highest rate allowed by law will accrue on any unpaid amount commencing on the sixteenth day after rendition of the bill.

1. The customer is responsible for payment of all charges for service furnished to the customer. The initial billing may consist of one month estimated usage billed in advance. Thereafter, charges based on actual usage during a month will be billed monthly in arrears.
2. Service may be denied or discontinued for non-payment charges. Disconnection will not occur before fifteen (15) days from the due date and Carrier will give five (5) days written notice before any disconnection occurs. Restoration of service will be subject to all applicable installation charges.
3. All state and local taxes (i.e. gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

2.7.8 Application of Charges

The charge for service are those in effect for the period that service is furnished.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

fl09900

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.8 Carrier Responsibility****2.8.1 Calculation of Credit Allowance**

Pursuant to limitations set forth in Section 2.7.4, when service is interrupted the credit allowance will be computed on the following basis:

- (A) No credit shall be allowed for an interruption of less than two hours.
- (B) The customer shall be credited for each hour or major fraction thereof that an interruption continues beyond two hours.
- (C) When a minimum usage charge is applicable and the customer fails to meet a usage minimum, credit for the outage shall be applied against that minimum equal to 1/360th of the monthly minimum charges associated with the portion of service disabled beyond two hours.
- (D) Customers have up to 60 days (commencing 5 days after remittance of the bill) to initiate a dispute over charges or to receive credit.

2.8.2 Cancellation Credit

Where Carrier cancels a service or the provision of equipment and the final service period is less than the monthly billing period, a credit will be issued for any amounts billed in advance, prorated at 1/30th of the monthly recurring charge for each day the service was not rendered or the equipment was not provided. This credit will be issued to the customer or applied against the balance remaining on the customer's account.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.8 Carrier Responsibility, (Cont'd.)****2.8.3 Disconnection of Service by Carrier**

Carrier, upon five (5) 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:

- (A) Non-payment of any sum due to Carrier for service for more than thirty days beyond the date of rendition of the bill for such service;
- (B) A violation of any regulation governing the service under this tariff;
- (C) A violation of any law, rule, or regulation of any government authority having jurisdiction over the service; or
- (D) Carrier is prohibited from furnishing services by order of a court or other government authority having jurisdiction.

2.8.4 Fractional Charges

Charges for a fractional part of a month are calculated by counting the number of days remaining in the billing period before service was discontinued, dividing the number of days remaining in the billing period by thirty days and multiplying the resulting fraction by the monthly charge.

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.9 Special Conditions Governing Operator Services****2.9.1 Company Obligations**

When providing Operator Services to Aggregators, the Company will:

- (A) Notify the End User of the operator services carrier handling the call at the beginning of each call and again before the End User incurs any charge, otherwise referred to as "double branding".
- (B) Inform the End User, upon request, of the rates to be charged and explain the method of billing, at no charge.
- (C) Not charge for unanswered or incomplete telephone calls in equal access areas and not knowingly charge for unanswered or incomplete telephone calls in non-equal access areas.
- (D) Withhold payment of commission or any other compensation to a Customer who engages in blocking 800, 950 and 10XXX access calls.
- (E) Not engage in call splashing (billing rates other than from the actual call origination location), unless the End User is informed and consents to the transfer.
- (F) Rate and bill calls from their actual point of origination, unless the End User consents to a different arrangement.
- (G) Upon receipt of an emergency telephone call, Carrier shall immediately connect the call to the appropriate emergency service of the reported location of the emergency, if known, and, if not known, of the originating location of the call.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)**2.9 Special Conditions Governing Operator Services, (Cont'd.)****2.9.2 Aggregator Obligations**

(A) The Company requires each operator service customer to post an informational card (tent card), as defined in Section 2.9.6 of this tariff, on or near the telephone notifying the End User of the following information:

1. The name, address and toll-free number of the operator service provider.
2. The Company's operator service rates (collect, credit card, person-to-person, etc.).
3. The Company's billing procedures.
4. IntraLATA dialing instructions.
5. IntraLATA rates or how to obtain these rates.
6. InterLATA dialing instructions.
7. InterLATA rates or how to obtain these rates.
8. Hotel surcharge for local calls, if any, which are billed by the hotel.
9. Hotel surcharge for long distance calls, if any which are billed by the hotel.

2.9.3 Operator Service Billing Procedures

Subscribers will be billed for operator assisted calls by the Carrier's billing agent. Invoices for these services will be included in the subscriber's local telephone bill.

2.9.4 Call Routing

Carrier will route all 0- and 0+ intraLATA calls to the Local Exchange Company for appropriate handling.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

fl09900

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)

2.9 Special Conditions Governing Operator Services, (Cont'd)

2.9.5 Incomplete Calls

There shall be no charge to the caller for incomplete calls.

- (A) Carrier will not knowingly bill for uncompleted calls.
- (B) Carrier will provide full credit for any call of one minute or less upon being informed by a customer that the call was not completed.
- (C) An uncompleted call includes, but shall not be limited to:
 - 1. calls terminating in an intercept recording, line intercept operator or a busy tone; or
 - 2. calls that do not answer.
- (D) An uncompleted call does not include calls using busy line interrupt, -line -status verification or directory assistance services.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 2 — RULES AND REGULATIONS, (CONT'D.)

2.9 Special Conditions Governing Operator Services, (Cont'd)

2.9.6 Sample Tent Card for Aggregator Locations - The Company provides a tent card for OSP calls. An example of the front and back of the tent card is provided below.

XTEL, Inc., d/b/a ACG

Dialing Instructions for Operator Assisted and Calling Card Calls

Long Distance Dialing Instructions

Domestic

9 + 0 + area code + phone number

At the tone, dial your calling card number, or press "0" for an operator

International

9 + 01 + country code + city code + phone number

At the tone, dial your calling card number, or press "0" for an operator

Payment may be made by using telephone calling cards, most major credit cards, calling collect or verified third party billing.

Consumer Information

For free rate quotes, reach an outside line then dial 0+ area code + number, than wait for a XTEL, Inc., d/b/a ACG operator. For additional information, call our customer service department at 1-888-810-0008 or write XTEL, Inc. d/b/a ACG, 2514 Hollywood Boulevard, suite 402-408, Hollywood, FL 33020.

Your may reach other long distance carriers from this telephone. Just dial the access code provided by that carrier.

Any complaints may be directed to:

FCC Enforcement Division
Common Carrier Bureau
Mail Stop 1600A2
Washington DC 20554

Florida Public Service Commission
Division of Communication
2540 Shumard Oak Boulevard
Gerald L. Gunter Building, Room 270
Tallahassee, FL 32399-0850

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE**3.1 General**

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

3.2 Timing of Calls

Billing for calls placed over the ACG network is based in part on the duration of the call as follows, unless otherwise specified in this tariff:

- 3.2.1** Timing of each call begins when the called station is answered (i.e. when two way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection. For Collect Calls, charges apply only if the called party accepts the responsibility for payment. For Person to Person Calls, charges apply only if the calling party is connected with the designated called party or an agreed upon substitute.
- 3.2.2** Chargeable time for calls ends when one of the parties disconnects from the call.
- 3.2.3** The minimum initial period and additional periods for billing purposes is outlined in each service description.
- 3.2.4** The Company will not knowingly bill for unanswered calls. When a Customer indicates that he/she was billed for an incomplete call, ACG will reasonably issue credit for the call.

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)**3.3 Start of Billing**

For billing purposes, the start of service is the day following acceptance by the customer of Carrier's service or equipment. The end of service date is the day on which services or any portion of thereof was discontinued

3.4 Interconnection

Service furnished by Carrier may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to the technical limitations established by Carrier. Service furnished by Carrier is not part of a joint undertaking with such other carriers. Any special interface equipment of Carrier and other participating carriers shall be provided at the customer's expense.

Interconnection with the facilities or services of other carriers shall be under the applicable terms and conditions of other carriers' tariffs. The customer is responsible for taking all necessary legal steps for interconnecting his customer - provided terminal equipment or communications systems with Carrier 's. The customer shall secure all licenses, permits, right-of-ways, and other arrangements necessary for such interconnection.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)**3.5 Terminal Equipment**

Carrier's service may be used with or terminated in customer provided terminal equipment or customer provided communication systems, such as teleprinters, handsets, or data sets. Such terminal equipment shall be furnished and maintained at the expense of the customer. The Customer is responsible for all costs at his premises, including customer personnel, wiring, electrical power, and the like incurred in his use of carrier's service.

The customer shall comply with the minimum protective criteria generally accepted in the telephone industry and other criteria as may be prescribed by Carrier. The customer shall ensure that his terminal facilities are of the proper mode, band-width, power, data, speed, and signal level for the intended use of the customer, and that the signals do not damage Carrier's equipment, injure personnel or degrade service to other customers.

If the customer fails to maintain and operate his terminal equipment properly, resulting in the occurrence or possibility of harm to Carrier's equipment or personnel, or impairment to the quality of service to other customers, Carrier may, upon written notice, require the use of protective equipment at the customer's expense. If this fails to produce satisfactory quality and safety of service, Carrier may, upon written notice, terminate the customer's service.

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)**3.6 Calculation of Distance**

Usage charges for all mileage sensitive products are based on the airline distance between serving wire centers associated with the originating and terminating points of the call. The serving wire centers of a call are determined by the area codes and exchanges of the origination and destination points. The distance between the originating Wire Center that of the destination point is calculated by using industry standard "V" and "H" coordinates and the following calculation method:

- Step 1 - Obtain the "V" and "H" coordinates for the Wire Centers serving the Customer and the destination point.
- Step 2 - Obtain the difference between the "V" coordinates of each of the Wire Centers. Obtain the Difference between the "H" coordinates.
- Step 3 - Square the differences obtained in Step 2.
- Step 4 - Add the squares of the "V" difference and "H" difference obtained in Step 3.
- Step 5 - Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.
- Step 6 - Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the Wire Centers.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

fl09900

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)

3.7 Minimum Call Completion Rate

The customer can expect a call completion rate of 99% per 100 calls attempted during peak use periods for all Feature Group D (1+) services. Carrier will engineer its switching systems on the basis that ninety-nine percent (99%) of the customers accessing their system will be served during the busy hour.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)**3.8 Operator Assisted Calling**

3.8.1 ACGs's Operator Assisted Calling is available for use by transient end users from Aggregator locations. Calls are billed in one minute increments, with additional per call charges reflecting the level of operator assistance and billing method. Operator service charges are not discounted for time of day.

3.8.2 The Company offers many operator service rate plans depending upon the needs of a particular Aggregator location. The types of calls handled are as follows:

Customer Dialed Calling/Credit Card Call - This charge applies in addition to long distance usage charges for station to station calls billed to an authorized Calling Card or Commercial Credit Card. The Customer must dial the destination telephone number where the capability exists for the Customer to do so. A separate rate applies in the event operator assistance is requested for entering the Customer's card number for billing purposes.

Operator Dialed Calling/Credit Card Call - This charge applies in addition to long distance usage charges for station to station calls billed to an authorized telephone Calling Card or Commercial Credit Card and the operator dials the destination telephone number at the request of the Customer.

Operator Station - These charges apply in addition to long distance usage charges for non-Person-to-Person calls placed using the assistance of a Company operator and billed Collect, to a Third Party, by deposit of coins in Pay Telephones, or via some method other than a Calling Card or Commercial Credit Card.

Person-to-Person - This charge applies in addition to long distance usage charges for calls placed with the assistance of a Company operator to a particular party at the destination number. This charge applies regardless of billing method, including but not limited to billing to a Calling Card, Commercial Credit Card, Collect, by deposit of coins in Pay Telephones, or to a Third Party. Charges do not apply unless the specified party or an acceptable substitute is available.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)**3.9 Direct Dial Service**

Direct Dial Service is a flat rate outbound service over switched facilities. Rates are not mileage or time-of-day sensitive. Calls are billed in eighteen (18) second increments. The minimum call duration for billing purposes is six (6) seconds. Usage rate depends upon a Customer's estimated monthly billing. Should the Customer not meet the monthly estimated usage, the Company and the Customer will determine whether this is the correct plan for the Customer. In any case, the Customer will not be billed the minimum usage should the estimated monthly billing not be met.

3.10 Travel Card Service

Travel Card Service is available to Business and Residential Customers. Calls are originated by dialing a toll-free access number, followed by the terminating telephone number and personal identification number. Calls may originate from standard residential, business, hotel or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in six (6) second increments. The minimum call duration for billing purposes is thirty (30) seconds. A per call charge applies in addition to usage.

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 3 - DESCRIPTION OF SERVICE, (CONT'D.)

3.11 Directory Assistance

A per call charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call. The per call charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested number.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 4 - RATES

4.1 Rate Periods

For time of day sensitive services, the following rate periods apply unless otherwise specified in this tariff:

	MON	TUES	WED	THU	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD						
5:00 PM TO 11:00 PM*	EVENING RATE PERIOD					EVE	
11:00 PM TO 8:00 AM*	NIGHT/WEEKEND RATE PERIOD						

* Up to, but not including.

Calls are billed based on the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed the rates in effect in that boundary for each portion of the call, based on the time of day at the Customer location.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 4 - RATES, (CONT'D.)**4.2 Exemptions and Special Rates****4.2.1 Discounts for Hearing Impaired Customers**

A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified business establishments or individuals equipped with TDDs for communicating with hearing or speech impaired persons will receive, upon request, credit on charges for certain intrastate toll calls placed between TDDs. Discounts do not apply to surcharges or per call add-on charges for operator services when the call is placed by a method that would normally incur the surcharge.

- A. The credit to be given on a subsequent bill for such calls placed between TDDs will be equal to applying the evening rate during business day hours and the night/weekend rate during the evening rate period.
- B. The credit to be given on a subsequent bill for such calls placed by TDDs with the assistance of the relay center will be equal to 50% of the rate for the applicable rate period. If either party is both hearing and visually impaired, the call shall be discounted at 60% of the applicable rate.

4.2.2 Emergency Call Exemptions

The following calls are exempted from all charges: Emergency calls to recognizable authorized civil agencies including police, fire, ambulance, bomb squad and poison control. The Company will only handle these calls if the caller dials all of the digits to route and bill the call. Credit will be given for any billed charges pursuant to this exemption on a subsequent bill after verified notification by the billed Customer within thirty (30) days of billing.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 4 - RATES, (CONT'D.)

4.2 Exemptions and Special Rates, (Cont'd)

4.2.3 Operator Assistance for Handicapped Persons

Operator station surcharges will be waived for operator assistance to a caller who identifies him or herself as being handicapped and unable to dial the call because of the handicap.

4.2.4 Directory Assistance for Handicapped Persons

Pursuant to FPSC rules and regulations, the Company will not charge for the first 50 phone calls made to directory assistance by handicapped Customers.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 4 - RATES, (CONT'D.)**4.3 ACG Operator Assisted Calling**

Calls are billed in full minute Additional Periods following an Initial Period of one (1) minute. No time of day or holiday discounts apply. Per minute rates and per call charges vary by call type as shown below:

	<u>Per Call Service Charge</u>	<u>Per Minute Usage Charge</u>
Customer Dialed Card Call (<i>0+ Calls</i>)		
Billed to a Calling Card	\$1.75	\$0.30
Billed to a Commercial Credit Card	\$1.75	\$0.30
Operator Dialed Card Call (<i>0- Calls</i>)		
Billed to a Calling Card	\$1.75	\$0.30
Billed to a Commercial Credit Card	\$1.75	\$0.30
Operator Station, Automated (<i>0+ Calls</i>)		
Billed Collect	\$1.75	\$0.30
Billed to Third Party	\$1.75	\$0.30
Billed to Other	\$1.75	\$0.30
Operator Station, Operator Assisted (<i>0- Calls</i>)		
Billed Collect	\$1.75	\$0.30
Billed to Third Party	\$1.75	\$0.30
Billed to Other	\$1.75	\$0.30
Person to Person Calls, All Calls (<i>0+ / 0- Calls</i>)		
All Billing Methods	\$3.25	\$0.30

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 4 - RATES, (CONT'D.)**4.4 Direct Dial Service**

Calls are billed in six (6) second increments. The minimum call duration for billing purposes is six (6) seconds.

Rate Per Minute: \$0.079

4.5 Travel Card Service

Calls are billed in six (6) second increments. The minimum call duration for billing purposes is thirty (30) seconds.

Rate Per Minute: \$0.25
Rate Per Call: \$0.25

4.6 Directory Assistance

A per call charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call. The per call charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested number.

Per call charge: \$0.95

4.7 Return Check Charge

The Company reserves the right to assess a return check charge of up to \$25.00 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.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 4 - RATES, (CONT'D.)**4.8 Public Telephone Surcharge**

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all interstate, intrastate and international calls that originate from any domestic pay telephone used to access the Company's services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with the Company's service, applies for the use of the instrument used to access The Company service and is unrelated to the The Company service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol).

Whenever possible, the Public Pay Telephone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Public Pay Telephone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The Public Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

Rate per Call	\$0.30
---------------	--------

ISSUED: August 23, 1999**EFFECTIVE:**

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

SECTION 5 - CONTRACTS AND PROMOTIONS

5.1 Contracts - General

At the option of the Company, service may be offered on a contract basis to meet specialized requirements of the Customer not contemplated in this tariff. The terms of each contract shall be mutually agreed upon between the Customer and Company and may include discounts off of rates contained herein, waiver of recurring or nonrecurring charges, charges for specially designed and constructed services not contained in the Company's general service offerings, or other customized features. The terms of the contract may be based partially or completely on the term and volume commitment, type of originating or terminating access, mixture of services or other distinguishing features. Service shall be available to all similarly situated Customers for a fixed period of time following the initial offering to the first contract Customer as specific in each individual contract.

5.2 Promotions - General

From time to time the Company shall, at its option, promote subscription or stimulate network usage by offering to waive some or all of the nonrecurring or recurring charges for the Customer (if eligible) of target services for a limited duration. Such promotions shall be made available to all similarly situated Customers in the target market area and will comply with all applicable Commission regulations.

5.3 Demonstration of Service Promotion

From time to time the Company may demonstrate service for potential Customers by providing free use of its network on a limited basis for a period of time, not to exceed one (1) month. Demonstration of service and the type, duration or quantity of service provided will be at the Company's discretion.

ISSUED: August 23, 1999

EFFECTIVE:

ISSUED BY: Robert Buffa, Vice President
2514 Hollywood Boulevard, Suite 402-408
Hollywood, FL 33020

flo9900



210 N. Park Ave.
Winter Park, FL
32789

P.O. Drawer 200
Winter Park, FL
32790-0200

Tel: 407-740-8575
Fax: 407-740-0613
tmi@tminc.com

August 23, 1999

Overnight

Blanca Bayo, Director
Division of Records and Reporting
Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0870

991215-TZ

DEPOSIT

DATE

D 1 9 1

AUG 26 1999

RE: Initial Application and Tariff for Authority to Provide Interexchange
Telecommunications Services within the State of Florida.
Xtel, Inc., d/b/a ACG

Dear Ms. Bayo:

Enclosed for filing are the original and six (6) copies of the above-referenced application
of Xtel, Inc., d/b/a ACG. Also enclosed is a \$250 check to cover the filing fee.

Please acknowledge receipt of this filing by returning, filed stamped, the extra copy of
this letter in the self-addressed stamped envelope.

I may be reached at (407) 740-8575 with any questions, comments or correspondence
regarding this application. Thank you for your assistance.

Sincerely,

Monique Byrnes
Monique Byrnes

TECHNOLOGIES MANAGEMENT, INC.

P.O. BOX 200
210 N. PARK AVE.
WINTER PARK, FL 32789-0200
(407) 740-8575

NATIONSBANK
WINTER PARK, FL 32789
63-27/631

23943

8/23/1999

PAY TO THE ORDER OF Florida Public Service Commission

\$ **250.00

Two Hundred Fifty and 00/100*****

Florida Public Service Commission
Records & Reporting
2540 Shumard Oaks Blvd.
Tallahassee, FL 32302-1500

MEMO florida Public Service Commission

10160-99

C. M. Williams
TECHNOLOGIES MANAGEMENT, INC. MP

DOLLARS
Security features
included.
Details on back.