

WAB for WBT
[Signature]



Public Service Commission

CAPITAL CIRCLE OFFICE CENTER • 2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FLORIDA 32399-0850

-M-E-M-O-R-A-N-D-U-M-

RECEIVED-PPSC
99 DEC -9 PM 4:47
RECORDS AND REPORTING
[Handwritten initials]

DATE: DECEMBER 9, 1999

TO: DIRECTOR, DIVISION OF RECORDS AND REPORTING (BA) *TV [Handwritten]*

FROM: DIVISION OF LEGAL SERVICES (VACCARO) *[Handwritten]*
DIVISION OF COMMUNICATIONS (BIEGALSKI)

RE: DOCKET NO. 991663-TX - INITIATION OF SHOW CAUSE PROCEEDINGS AGAINST CIO, INC. FOR APPARENT VIOLATION OF RULE 25-24.805, F.A.C., CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY REQUIRED, SECTION 364.183, F.S., ACCESS TO COMPANY RECORDS AND SECTION 364.185, F.S., INVESTIGATIONS AND INSPECTIONS; POWER OF COMMISSION.

AGENDA: 12/21/99 - REGULAR AGENDA - SHOW CAUSE - INTERESTED PERSONS MAY PARTICIPATE

CRITICAL DATES: NONE

SPECIAL INSTRUCTIONS: PLACE DOCKETS 990971-TX, 991663-TX, AND 991664-TX IN SEQUENCE ON AGENDA CONFERENCE SCHEDULE.

FILE NAME AND LOCATION: S:\PSC\CMU\WP\991663.RCM

CASE BACKGROUND

- September 1998 - TeleConex, Inc. d/b/a TeleConex (TeleConex), a certificated alternative local exchange company (ALEC), entered into a marketing arrangement with CIO, Inc. (CIO).
- May 9, 1999 - CIO entered into a marketing agreement with Pre-Cell Solutions, Inc. (Pre-Cell), another certificated ALEC.
- May 12, 1999 - The Division of Consumer Affairs (CAF) received a complaint from TeleConex regarding the solicitation of its customers by CIO (a.k.a. Family Phone Services) on behalf of Pre-Cell.

DOCUMENT NUMBER-DATE

15116 DEC-99

FPSC-RECORDS/REPORTING

- June 1999 - Staff received calls from TeleConex's customers who were concerned and confused regarding the phone calls and information they were provided by CIO concerning the stability of TeleConex.
- June 24, 1999 - Staff met with TeleConex to discuss the problems they were having with CIO. TeleConex stated that CIO was collecting money from customers on its behalf and not forwarding the monies to TeleConex. In addition, CIO was marketing TeleConex's customers stating that TeleConex was in bankruptcy and CIO could provide the customers with a less expensive service through Pre-Cell. (Attachment A, Pages 9-12)
- July 27, 1999 - CIO submitted its application for alternative local exchange service (ALEC) in the State of Florida.
- July 30, 1999 - Staff mailed a letter to CIO stating that it needed to amend its corporate name, price list and the application.
- September 13, 1999 - After no response from CIO to the July 30, 1999 letter, staff mailed a certified letter to CIO requesting that the amendments be made before September 28, 1999, or staff would recommend denying its application. The letter was signed for and received on September 16, 1999.
- September 21, 1999 - CIO submitted a revised application along with a request to withdraw its price list along with a statement that prior to providing local service, CIO would submit a price list.
- September 27, 1999 - Staff requested deferral of this docket from the October 5, 1999 Agenda Conference.
- September 28, 1999 - Pre-Cell terminated its marketing agreement with CIO for CIO's failure to remit monies collected from customers for telephone service to Pre-Cell. According to invoices received from customers, CIO was billing and collecting monies from customers for telecommunications services in apparent violation of Rule 25-24.805, Florida Administrative Code, Certificate of Public Convenience and Necessity. The invoices specifically requested that the payments be made directly to CIO/Family Phone Services. (Attachment B, Page 13)

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- September 1999 - Pre-Cell provided letters to its customers indicating that it had canceled its agreement with CIO and that the customers should remit payments directly to Pre-Cell. (Attachment C, Page 14)
- October 6, 1999 - CIO mailed letters to customers of Pre-Cell stating that Pre-Cell is a scam and that the monies should continue to be remitted to CIO in Palm Bay. (Attachment D, Page 15)
- October 1999 - Staff began receiving customer complaints regarding the letters received from CIO and Pre-Cell.
- October 1999 - BellSouth submitted information to staff relating to the establishment of numerous accounts for telecommunications service in the name of CIO a.k.a. Family Phone Services. (Attachment E, Pages 16-20)
- October 20, 1999 - Notice was sent to Mr. Richard Austin, president of CIO, by the Division of Auditing and Financial Analysis informing him of an investigation of financial records.
- November 12, 1999 - Staff received an audit report stating that CIO had failed to allow audit staff in to review financial records.
- November 15, 1999 - All telephone numbers used by staff to contact CIO were disconnected.

DISCUSSION OF ISSUES

ISSUE 1: Should the Commission order CIO, Inc. to show cause why a fine of \$25,000 should not be imposed for apparent violation of Rule 25-24.805, Florida Administrative Code, Certificate of Public Convenience and Necessity Required?

RECOMMENDATION: Yes. The Commission should order CIO to show cause in writing within 21 days of the issuance of the Commission's Order why it should not be fined \$25,000 for apparent violation of Rule 25-24.805, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The company's response should contain specific allegations of fact or law. If CIO fails to respond to the show cause order, the fine should be deemed assessed. If the fine is not paid within ten business days after the Order becomes final, it should be forwarded to the Office of the Comptroller for collection. If the fines are paid, they should be remitted by the Commission to the State of Florida General Revenue Fund pursuant to Section 364.285, Florida Statutes.
(Biegalski)

STAFF ANALYSIS: Staff became aware of the operations of CIO on June 24, 1999, through its meeting with TeleConex. TeleConex informed staff that CIO was representing itself as a telecommunications provider in its solicitation for service. At this time, staff notified CIO that it needed to obtain a certificate. In addition, CIO stopped remitting payments for telecommunications service that were submitted directly to CIO by customers to TeleConex. Therefore, TeleConex terminated its agreement with CIO.

At this time, CIO entered into an agreement with Pre-Cell to solicit its services. However, CIO continued representing itself as a telecommunications provider, in addition to not paying Pre-Cell, while marketing and collecting payments for Pre-Cell. Based on the complaints staff has handled, it appears that the customers truly believe that their service is with CIO.

After its relationship with TeleConex was terminated, but prior to the termination of the Pre-Cell agreement, CIO applied for a certificate to provide alternative local exchange service on July 27, 1999. Prior to the approval of CIO's application, staff received information from BellSouth regarding the installation of numerous lines and establishment of several accounts by CIO. In addition, when calling the telephone number listed on customer invoices, CIO announces that it can provide telephone service and

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for a list of the products and services please press a specified number. This would lead a caller to believe CIO is providing telecommunications service.

By Section 364.285, Florida Statutes, the Commission is authorized to impose upon any entity subject to its jurisdiction a penalty of not more than \$25,000 for each offense, if such entity is found to have refused to comply with or to have willfully violated any lawful rule or order of the Commission, or any provision of Chapter 364. Utilities are charged with knowledge of the Commission's rules and statutes. Additionally, "[i]t is a common maxim, familiar to all minds, that 'ignorance of the law' will not excuse any person, either civilly or criminally." Barlow v. United States, 32 U.S. 404, 411 (1833).

Staff believes that CIO's conduct in acting as an ALEC without a certificate of public convenience and necessity, in apparent violation of Commission Rule 25-24.805, Florida Administrative Code, has been "willful" in the sense intended by Section 364.285, Florida Statutes. In Order No. 24306, issued April 1, 1991, in Docket No. 890216-TL, In re: Investigation Into The Proper Application of Rule 25-14.003, F.A.C., Relating To Tax Savings Refund for 1988 and 1989 For GTE Florida, Inc., having found that the company had not intended to violate the rule, the Commission nevertheless found it appropriate to order it to show cause why it should not be fined, stating that "In our view, willful implies intent to do an act, and this is distinct from intent to violate a rule." Thus, any intentional act, such as CIO's conduct at issue here, would meet the standard for a "willful violation."

Therefore, the Commission should order CIO to show cause in writing within 21 days of the issuance of the Commission's Order why it should not be fined \$25,000 for apparent violation of Rule 25-24.805, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The company's response should contain specific allegations of fact or law. If CIO fails to respond to the show cause order, the fine should be deemed assessed. If the fine is not paid within ten business days after the Order becomes final, it should be forwarded to the Office of the Comptroller for collection. If the fines are paid, they should be remitted by the Commission to the State of Florida General Revenue Fund pursuant to Section 364.285, Florida Statutes

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ISSUE 2: Should the Commission order CIO, Inc. to show cause why a fine of \$25,000 should not be imposed for apparent violation of Section 364.183, Florida Statutes, Access to Company Records, and Section 364.185, Florida Statutes, Investigations and inspections; power of commission?

RECOMMENDATION: Yes. The Commission should order CIO to show cause in writing within 21 days of the issuance of the Commission's Order why it should not be fined \$25,000 for apparent violation of Section 364.183, Florida Statutes, Access to company records, and Section 364.185, Florida Statutes, Investigations and inspections; power of commission. The company's response should contain specific allegations of fact or law. If CIO fails to respond to the show cause order, the fine should be deemed assessed. If the fine is not paid within ten business days after the Order becomes final, it should be forwarded to the Office of the Comptroller for collection. If the fine is paid, it should be remitted by the Commission to the State of Florida General Revenue Fund pursuant to Section 364.285, Florida Statutes. **(Biegalski)**

STAFF ANALYSIS: Section 364.183, Florida Statutes, states in pertinent part:

(1) The commission shall have access to all records of a telecommunications company that are reasonable necessary for the disposition of matters within the commission's jurisdiction.

In addition, Section 364.185, Florida Statutes, states in pertinent part:

The commission or its duly authorized representatives may during all reasonable hours enter upon any premises occupied by any telecommunications company and may set up and use thereon all necessary apparatus and appliances for the purpose of making investigations, inspections, examinations, and tests and exercising any power conferred by this chapter; however, the telecommunications company shall be notified of and be represented at the making of such investigations, inspections, examinations, and tests.

On October 20, 1999, staff notified Mr. Rick Austin, president of CIO, of the intent to conduct an audit of CIO's books and records. On October 26, 1999, staff called Mr. Austin and scheduled an audit for October 29, 1999. On the evening of October 28, 1999, Mr. Austin contacted staff and canceled the audit. On October 29, 1999, staff mailed a certified letter to Mr. Austin

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requesting that he respond with an acceptable time and date for staff to conduct the audit. Mr. Austin received the letter on November 1, 1999, but to date, staff has not received a response.

Due to Mr. Austin's lack of cooperation with staff concerning the requested audit, staff recommends that the Commission order CIO to show cause in writing within 21 days of the issuance of the Commission's Order why it should not be fined \$25,000 for apparent violation of Section 364.183, Florida Statutes, Access to company records, and Section 364.185, Florida Statutes, Investigations and inspections; power of commission. The company's response should contain specific allegations of fact or law. If CIO fails to respond to the show cause order, the fine should be deemed assessed. If the fine is not paid within ten business days after the Order becomes final, it should be forwarded to the Office of the Comptroller for collection. If the fine is paid, it should be remitted by the Commission to the State of Florida General Revenue Fund pursuant to Section 364.285, Florida Statutes.

ISSUE 3: Should this docket be closed?

RECOMMENDATION: If staff's recommendation in Issues 1 and 2 are approved, then CIO will have 21 days from the issuance of the Commission's show cause order to respond in writing why it should not be fined in the amounts proposed. If CIO timely responds to the show cause order, this docket should remain open pending resolution of the show cause proceeding. If CIO fails to respond to the show cause order, the fines will be deemed assessed. If the fines are not received within ten business days after the expiration of the show cause response period, they should be forwarded to the Office of the Comptroller for collection and this docket may be closed administratively. **(Vaccaro)**

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STAFF ANALYSIS: If staff's recommendation in Issues 1 and 2 are approved, then CIO will have 21 days from the issuance of the Commission's show cause order to respond in writing why it should not be fined in the amount proposed. If CIO timely responds to the show cause order, this docket should remain open pending resolution of the show cause proceeding. If CIO fails to respond to the show cause order, the fines will be deemed assessed. If the fines are not received within ten business days after the expiration of the show cause response period, they should be forwarded to the Office of the Comptroller for collection and this docket may be closed administratively.

SUZANNE FANNON SUMMERLIN
ATTORNEY AT LAW

1311-B Paul Russell Road, Suite 201
Tallahassee, Florida 32301

TELEPHONE (850) 656-2288
TELECOPIER (850) 656-5589

June 30, 1999

Mr. Rick Moses
Bureau Chief
Division of Communications
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, Florida 32399-0850

Dear Mr. Moses:

As you requested, I am providing the following summary of our meeting on Thursday, June 24, 1999, between Teleconex and the Commission Staff. As you recall, Teleconex was represented in this meeting by Steve and Marilyn Watson and myself and the Commission Staff included yourself, Cathy Bedell, Elaine Johnson, Donna Clemons, and Ray Kennedy. Steve Watson is the owner of Teleconex, along with his wife, Marilyn, and his sons, Chris and Paul Watson.

In August 1998, Chris Watson of Teleconex first met Rick Austin and struck up a friendship. Mr. Austin proposed to become a master agent for Teleconex in the Melbourne, Florida, area. He stated he would organize agents to sell Teleconex's prepaid dial tone services through various entities such as Pak Mail stores, check cashing stores, etc., including his own check cashing company called "CIO" which stands for "Check It Out". As far as Teleconex can determine, Mr. Austin uses CIO and a company he created called "Family Phones" as marketing entities for the sale of prepaid telephone services. Mr. Austin began submitting orders to Teleconex on behalf of his agents in September 1998.

Before very long, Teleconex realized that Mr. Austin was not depositing the monies he was receiving from customers for Teleconex's services into Teleconex's account at the First Union Bank in Melbourne, Florida, as he was clearly expected to do. The arrangement had been set up to have all monies deposited into Teleconex's account and then Teleconex would send Mr. Austin the commissions he earned on the new customers he brought to Teleconex. Mr. Austin also misrepresented, without authorization from Teleconex, that he was an officer of Teleconex to many entities, including advertising agencies, banks, and others, by which method he incurred substantial financial obligations that Teleconex is currently grappling with.

At the point in March 1999 that Mr. Austin recognized that Teleconex expected immediate payment of the approximate \$74,000 in payments he had collected from customers for Teleconex's services (and this amount includes no commissions owed to Mr. Austin by Teleconex), Mr. Austin made an offer to purchase Teleconex. In the course of these discussions, it became clear that Mr. Austin had very poor credit and would be unable to carry through on any offer to buy Teleconex. At that point, Teleconex terminated its arrangement with Mr. Austin. Mr. Austin was very unhappy that Teleconex was not interested in selling the company to him, as well as the fact that he knew he owed Teleconex approximately \$74,000 and would now have no arrangement by which to collect further payments and commissions from customers for Teleconex's services.

Mr. Austin soon entered into an arrangement with Pre-Cell Solutions, Inc., to sell Pre-Cell's prepaid dial tone services. Mr. Austin took the list of Teleconex's customers that he had in his possession and used this to target Teleconex's customers. He phoned Teleconex's customers and slandered Teleconex by telling these customers that Teleconex was bankrupt and unstable and about to go out of business. Mr. Austin told these customers that they were in danger of losing their telephone service if they stayed with Teleconex. Then Mr. Austin would offer the customers \$5.00 off of their monthly bill if they switched their service to Pre-Cell. This activity caused Teleconex grievous harm by causing customers to become upset and confused, as well as causing some customers to switch their service to Pre-Cell. In addition to this campaign against Teleconex through direct contacts with Teleconex's customers, Mr. Austin has waged a war against Teleconex by constantly sending the company threatening faxes, telling lies about Teleconex to the Florida Public Service Commission Division of Consumer Affairs, and by incurring numerous financial obligations using Teleconex's name and credit without authorization.

In an effort to defend itself against these actions by Mr. Austin (and thus, CIO, Family Phones, and/or Pre-Cell), Teleconex sent its customers a notice informing them it had become aware that another company was making calls to its customers stating Teleconex was bankrupt, unstable and going out of business. In the notice, Teleconex told its customers that these statements were untrue and, if they had received such a call, they should call the Florida Public Service Commission and complain. Teleconex also told its customers they should call Teleconex's business office to straighten out any problem with their service resulting from these calls. Subsequently, Teleconex received many phone calls from upset customers and Teleconex responded to these calls. **Teleconex has never initiated calls to its customers on this topic.** It has only responded to customer inquiries.

It is necessary to respond to Mr. Austin's claim that Teleconex disconnected Mr. Austin's telephone services. Teleconex had initially set up several 800 lines for its own use. At the beginning of the relationship between

Teleconex and Mr. Austin, Mr. Austin was permitted to use some of these lines for his local service in Melbourne, Florida. When Teleconex terminated its relationship with Mr. Austin, Teleconex transferred these 800 lines back to Teleconex's own use.

Teleconex has determined that Mr. Austin, CIO, Family Phones and/or Pre-Cell have lured some customers away from Teleconex, but then failed to timely convert their service. Therefore, when Teleconex made its routine courtesy calls to customers for whom they had not received payment, and the customers confirmed that they had no desire to remain with Teleconex because they had signed up with a new provider, Teleconex ended up disconnecting customers that believed they had switched to CIO, Family Phones, or Pre-Cell. Teleconex did not know, and was not responsible to assure, whether these customers had in fact been converted to a different provider. CIO, Family Phones, Pre-Cell and/or Mr. Austin blamed Teleconex for this disconnection of service when, in fact, the customers might have paid CIO, Family Phones, Pre-Cell and/or Mr. Austin but CIO, Family Phones, Pre-Cell and/or Mr. Austin had failed to transfer their service in a timely manner.

Several customers have communicated to Teleconex that someone called them, saying they were from CIO, Family Phones and/or Pre-Cell, to attempt to get their business by stating that Teleconex was in bad financial shape and was going out of business. Attached are several customer letters as examples of this. This raises the issue of the inappropriate representation of Family Phones or CIO as a "telephone company".

Teleconex has filed a lawsuit against Mr. Austin and CIO, which was filed approximately one-half hour after a lawsuit was filed by Mr. Austin and CIO against Teleconex. Teleconex is also pursuing possible remedies with the Florida Attorney General.

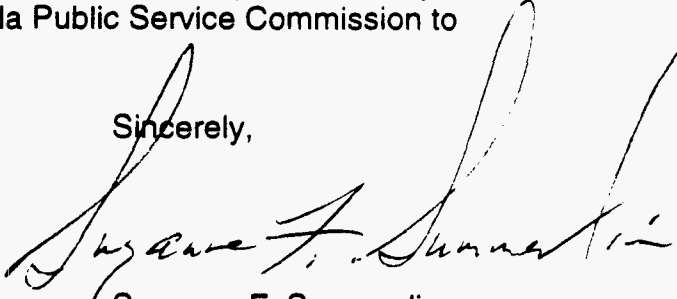
Subsequent to our meeting, you sent a list of customers that Mr. Austin had provided to you as representing his customers (presumably Pre-Cell's customers). Enclosed is a copy of three pages of that list of customers. Because this effort to trace customers is so time-consuming, Mr. Watson has investigated the customers listed on just the first three pages to illustrate the situation. All customers marked with an asterisk are former Teleconex customers that were targeted by Mr. Austin as CIO, Family Phones and/or Pre-Cell.

As an update, Teleconex was contacted by one of its customers (using resold Sprint local service) who reported she received a call Friday evening, June 25, 1999, from an individual from Pre-Cell telling her that Teleconex was unstable and going bankrupt and that she needed to switch her service to their company. She refused and called Teleconex. I have spoken directly with this

lady. She is willing to sign an affidavit to this effect. I will send it to you as soon as I receive it.

As you can see, although this can be characterized as a "dispute between two companies," it is a problem that has negatively affected the customers a great deal. Teleconex has not caused this problem. Teleconex has tried very hard to limit the harm to its customers that Mr. Austin and CIO and/or Pre-Cell have inflicted. Teleconex has suffered tremendous financial and reputation damage from these actions by Mr. Austin, CIO, Family Phones, and/or Pre-Cell. This is not to mention the severe emotional stress the whole situation has caused the owners of Teleconex, the Watson family. Thank you for any assistance you can offer as a member of the Staff of the Florida Public Service Commission to resolve this matter.

Sincerely,



Suzanne F. Summerlin

SFS/wd
Attachments (2)
cc: Cathy Bedell, Esq.
Elaine Johnson
Ray Kennedy
Donna Clemons, Esq.
Steve and Marilyn Watson

Pre-cell/Family Phone Services

Tel: 1-877-205-2417
Fax: 1-877-205-8803

CIO Family Phone Services
2350 Commerce Park Dr. Suite #3
Palm Bay, FL 32905

Customer Number: 148
Service Phone Number: (407) 290-5628

Phone Service Package: Family Fun Package
Payment Due Date: 11/05/1999

JACQUELINE LAWRENCE
3916 MAGNOLIA LAKE LN

ORLANDO, FL 32810

*If payment is not RECEIVED at our office
for credit before 5 p.m. eastern time on*

11/10/1999

*your phone service shall be disconnected
and an additional \$25.00 fee will be
required before reconnecting your phone
service. Please mail your payment
promptly to avoid this inconvenience and
additional charge.*

<i>Itemized Charges for Next Billing Period:</i>	
Phone Service Base Fee:	\$51.33
FCC Approved Line Fee:	\$ 3.50
FL Telecom. Relay Service:	\$ 0.12
Pre-Cell Long Distance Access Fee:	\$0.00 ✓
Pre-Cell non-Published Service fee:	\$0.00 ✓
<hr/>	
Subtotal:	\$54.95
<hr/>	
911 Service Fee:	\$ 0.50
Federal Excise Tax (3.0%):	\$1.54
Gross Receipts Tax (2.5%):	\$1.28
State and Local Taxes:	\$6.42
Previous Balance:	\$0.00
<small>Note: If the Previous Balance is within parenthesis, i.e. (\$2.25), then it reflects a previous balance due.</small>	
<hr/>	
Total Amount Due:	\$84.69

When sending payment, you MUST INCLUDE your telephone number or customer number ON THE CHECK.
Your prompt payment is appreciated.

Make Check or Money Order Payable to: CIO Family Phone Services
2350 Commerce Park Dr. N.E. Suite #3
Palm Bay, FL 32905

For BILLING inquiries please call 1-877-205-2417 ext. 5
To report REPAIR problems, call 1-877-205-2417 ext. 6

Please be advised:
The customer is responsible for ALL CHARGES incurred by use of phone features not specifically included with the subscribed service. i.e. directory assistance.

Tear off bottom and submit with your payment, keep the top portion for your records.

Customer Number: 148
Service Phone Number: (407) 290-5628
Total Amount Due: \$ 84.69
Payment Due Date: 11/05/1999
Make Check or Money Order Payable to: CIO Family Phone Services
2350 Commerce Park Dr. N.E. Suite #3
Palm Bay, FL 32905



PRE-CELL

FAMILY PHONE

255 East Drive, Suite C., Melbourne, FL (407)728-7374 FAX (407) 729-8484

Dear Valued Customer:

We are no longer working with the company that was collecting our payments.

Please make sure all payments are made.

By money order to:

PRECELL / FAMILY PHONE
255 East Drive, Suite C
Melbourne, FL 32904

OR

To Western Union. You can call 1-800-325-6000 to find the payment center nearest to you. The code is "Family Phone".

We will be sending you a bill in the next few days for October. If you have paid us at the above address, thank you and your November bill will reflect that payment. If you have paid CIO you must send us a copy of that payment, either cancelled check, money order receipt or credit card receipt, along with a copy of CIO's bill.

THIS IS VERY IMPORTANT. WE CAN NOT GUARANTEE THAT YOU WILL RECEIVE CREDIT IF YOU PAY THE OLD COMPANY OR MAKE A PAYMENT TO ANY OTHER PAYMENT CENTER THAN THOSE LISTED HERE. PLEASE CALL AT YOUR EARLIEST CONVENIENCE SHOULD YOU HAVE ANY QUESTIONS. WE HAVE ENCLOSED A COPY OF OUR PUBLIC UTILITY COMMISSION LICENSE TO CONFIRM TO YOU OUR LICENSE.

PRECELL / FAMILY PHONE GENERAL PRICING: (Does not include taxes)

Basic Plan w/ call waiting	\$ 44.95
Basic Plan w/ Call Waiting & LD access	\$ 49.95
Family Fun Package Complete	\$ 54.95

We look forward to serving you and we apologize for any inconvenience this may have caused.

Sincerely,

Thomas E. Biddix
CEO



G.I.O./FAMILY PHONE SERVICES
FROM THE DESK OF RHONDA BURNSTEIN WOLF

October 6, 1999

ATTN: ALL C.I.O., INC/ FAMILY PHONE SERVICE CUSTOMERS

~~BEWARE~~.. IT HAS COME TO OUR ATTENTION THAT THERE IS
A SCAM TAKING PLACE, OUR CUSTOMERS ARE BEING ASKED TO
SEND THEIR PAYMENTS TO A BOGUS LOCATION. IF YOU
SHOULD HAVE THIS HAPPEN TO YOU OR HAVE ANY QUESTIONS
PLEASE CALL US IMMEDIATELY AT 1-877-205-2417. PAYMENTS
FOR FAMILY PHONE SERVICES ARE STILL TO BE MAILED TO:

2350 COMMERCE PARK DR. NE

SUITE 3

PALM BAY, FL 32909

1-877-205-2417

UNTILL FURTHER NOTICE WE ARE NO LONGER USING WESTERN
UNION, SO PLEASE CALL US IF YOU NEED ANY INFORMATION
REGARDING LOCATIONS FOR OUR PAY AGENT.

THANK YOU.

RHONDA BURNSTEIN WOLF

RHONDA BURNSTEIN WOLF
GENERAL MANAGER

2350 COMMERCE PARK DR. N.E.
SUITE 3
PALM BAY, FLORIDA 32905

PHONE 1-877-205-2417
FAX 1-877-202-8803
C.I.O.@BELLSOUTH.COM

<u>File</u>	<u>Edit</u>	<u>Special</u>	<u>Fonts</u>
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<u>Help</u>

321 727 8327 034 *MEM2* OCT 01 1999 *LIVE*

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C/O INC DBA FAMILY
DATE TYPE NOTATIONS

AMT DUE 1332.69

									FU	ACT	USERID	
0927	DMAT	NEW	SVC	IN	SE	561	489-0137	016	SHAK #N7CGKC	Disc	***	SQ20MFS1
0927	DMAT	NEW	SVC	IN	NF	904	778-2210	935	SHAK #N62YNT	Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	737-0857	306	SHAK #NB2FCH	Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	762-3414	466	SHAK #NCB30V	Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	771-1004	004	SHAK #N003C4	D	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	407	757-9633	774	SHAK #NBINGLD	D	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	220-7400	412	SHAK #NBIL9K	Disc	***	SQ20JRC1
0927	TEMP	CPNI	ANSWERED	QUESTIONS	ABOUT	ACCOUNT					***	BYFKLF
0927	DMAT	NEW	SVC	IN	NF	407	259-7277	513	SHAK #N1XQRP	D	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	721-3666	758	SHAK #N28GRR	Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	407	433-0202	205	SHAK #N34GEB	D	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	317-7444	251	SHAK #ND8923	Disc	***	SQ20JRC1
0927	TEMP	CPNI	ANSWERED	QUESTIONS	ABOUT	ACCOUNT					***	FRPFKQG
0927	TEMP	CPNI	ANSWERED	QUESTIONS	ABOUT	ACCOUNT					***	BWXTQND
0927	SIC	CI	CIV								***	BFSZRRX
0927	TEMP	CPNI	ANSWERED	QUESTIONS	ABOUT	ACCOUNT					***	BFSZRRX
0924	SIC	CI	CIV								***	BYQDXIP
0924	QNI	RICHARD	ADD	RONDA	&	SHERRIE	NAME	TO	CREDIT	INFO		BYQDXIP

TA

R05 C007

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File Edit Special Fonts Help

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E MELB 1FB

CIO INC DBA FAMILY
DATE TYPE NOTATIONS

AMT DUE 1332.69

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0928	DMAT	NEW	SVC	IN	NF	407	723-9618	612	SHAK	#NIPP6G	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	407	835-9510	459	SHAK	#N208KE Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	407	726-8080	562	SHAK	#NGFCX Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	384-0975	754	SHAK	#N26WIN Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	766-4211	703	SHAK	#NG6BKV Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	491-8777	021	SHAK	#N97F98 Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	328-4552	129	SHAK	#NCFVMT Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	SE	561	586-5072	619	SHAK	#NCC5MB	***	SQ20MFS1
0928	DMAT	NEW	SVC	IN	NF	407	733-3789	282	SHAK	#NG5KOD Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	407	674-0296	779	SHAK	#N8XBCF D	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	SE	561	794-3738	759	SHAK	#NCP32 Disc	***	SQ20MFS1
0927	DMAT	NEW	SVC	IN	NF	407	952-1919	727	SHAK	#NFMVY	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	886-9349	382	SHAK	#N0076K Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	904	805-9991	209	SHAK	#N88Y2N Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	407	275-0513	513	SHAK	#NCDV54 Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	407	297-6380	648	SHAK	#N5100B Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	NF	407	733-0873	045	SHAK	#N464HV Disc	***	SQ20JRC1
0927	DMAT	NEW	SVC	IN	SE	561	620-0872	094	SHAK	#ND2NYJ Disc	***	SQ20MFS1

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North Florida

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321 727 8327 034 *MEM2* OCT 01 1999 *LIVE* E MELB 1FB

CIO INC DBA FAMILY AMT DUE 1332.69
DATE TYPE NOTATIONS

											FU	ACT	USERID
1001	DMAT	NEW	SVC	IN	NF	904	306-0007	491	SHAK	#ND81MD	CLEC	***	SQ20JRC1
1001	DMAT	NEW	SVC	IN	NF	904	783-2397	464	SHAK	#NBRHCK	CLEC	***	SQ20JRC1
0930	DMAT	NEW	SVC	IN	SE	561	873-1645	565	SHAK	#NDP4LC	CLEC	***	SQ20MFS1
0930	DMAT	NEW	SVC	IN	NF	904	665-0055	119	SHAK	#NGC8DH	D	***	SQ20JRC1
0930	DMAT	NEW	SVC	IN	NF	904	646-4463	437	SHAK	#N21GL6	Disc	***	SQ20JRC1
0930	DMAT	NEW	SVC	IN	NF	904	762-9228	241	SHAK	#N75M0B	Disc	***	SQ20JRC1
0930	DMAT	NEW	SVC	IN	NF	407	984-9880	916	SHAK	#NBRJFT	Holding	***	SQ20JRC1
0930	DMAT	NEW	SVC	IN	NF	904	358-9046	549	SHAK	#N12XJD	CLEC	***	SQ20JRC1
0930	DMAT	NEW	SVC	IN	NF	407	674-0376	692	SHAK	#N4445R)	***	SQ20JRC1
0929	DMAT	NEW	SVC	IN	SE	561	493-1707	615	SHAK	#N9N3K6	CLEC	***	SQ20MFS1
0929	DMAT	NEW	SVC	IN	NF	904	996-0036	309	SHAK	#N49XQD	Disc	***	SQ20JRC1
0929	DMAT	NEW	SVC	IN	NF	904	772-6025	718	SHAK	#N56YDL	Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	739-9811	037	SHAK	#N7BFVP	CLEC	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	249-2239	826	SHAK	#NBM2DC	CLEC	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	766-2120	299	SHAK	#NB955F	CLEC	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	SF	305	836-5762	936	SHAK	#NFX5YP	Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	278-6157	639	SHAK	#N2CR33	Disc	***	SQ20JRC1
0928	DMAT	NEW	SVC	IN	NF	904	387-9994	435	SHAK	#N600QB	Disc	***	SQ20JRC1

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321 727 8327 034 *MEM2* OCT 01 1999 *LIVE*

E MELB 1FB

CID INC DBA FAMILY AMT DUE 1332.69
 DATE TYPE NOTATIONS

										FU	ACT	USERID
1006	DMAT	NEW	SVC	IN	NF	904	448-6587	635	SHAK	#NDVBRK	C	*** SQ20JRC1
1006	DMAT	NEW	SVC	IN	NF	407	688-0876	648	SHAK	#N74BRK	D	*** SQ20JRC1
1006	DMAT	NEW	SVC	IN	NF	407	854-4955	106	SHAK	#NGKPKT	D	*** SQ20JRC1
1005	DMAT	NEW	SVC	IN	NF	904	726-8277	776	SHAK	#NF7ML4	D	*** SQ20JRC1
1005	DMAT	NEW	SVC	IN	NF	904	731-5497	235	SHAK	#N5K648	D	*** SQ20JRC1
1005	DMAT	NEW	SVC	IN	NF	407	725-2333	544	SHAK	#N51T57	D	*** SQ20JRC1
1004	DMAT	NEW	SVC	IN	NF	407	727-3953	332	SHAK	#NC8Q70	C	*** SQ20JRC1
1004	DMAT	NEW	SVC	IN	NF	407	768-0404	111	SHAK	#N4H1FM	D	*** SQ20JRC1
1004	DMAT	NEW	SVC	IN	NF	904	634-0018	710	SHAK	#N8HBM8	D	*** SQ20JRC1
1004	DMAT	NEW	SVC	IN	NF	904	398-9190	951	SHAK	#N6G8NV	D	*** SQ20JRC1
1004	DMAT	NEW	SVC	IN	NF	407	812-4707	436	SHAK	#NFYGTW	D	*** SQ20JRC1
1004	DMAT	NEW	SVC	IN	SE	561	286-4700	645	SHAK	#N5B6L8	D	*** SQ20MFS1
1004	DMAT	NEW	SVC	IN	NF	904	317-8306	484	SHAK	#N6G8B2	D	*** SQ20JRC1
1001	DMAT	NEW	SVC	IN	NF	904	781-0916	720	SHAK	#NCHGPH	D	*** SQ20JRC1
1001	DMAT	NEW	SVC	IN	NF	407	956-8445	286	SHAK	#N4QC82	D	*** SQ20JRC1
1001	DMAT	NEW	SVC	IN	NF	904	743-7344	334	SHAK	#N4B694	D	*** SQ20JRC1
1001	DMAT	NEW	SVC	IN	NF	407	984-2206	336	SHAK	#N626JF	D	*** SQ20JRC1
1001	DMAT	NEW	SVC	IN	NF	904	908-9355	390	SHAK	#NC4167	D	*** SQ20JRC1

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E MELB 1FB

CIO INC DBA FAMILY PB 031 STA TAX NNN CC B MCCO C3148
PHONE SERVICES CIO RA RTA TAR 036702 TBE 9 0752 DOI 051099
2350 COMMERCE PK DR BB N23 NT AVI 85 DEP -00
NE-SUIT 3 PPD CCR AMT DUE 1332.69

MELB FL 32905 CI C P-RICHARD AUSTIN B4077331459NUBS TXID 59-3538555 P98

000088757 OK TO SPK WITH RHONDA BERSTEIN, SHERRI & RICHARD MOSS *CIV 0999

(BSID) SS;N OWNER C BINX FE P3N 002SR M

IC 3/0198 2/0101 P/0142 TRT 00000005700 REK 00000000000 SS 219-88-3836

LB 1661.46 BAL 0.00 CC 1332.69 TOT 1332.69 LP

DATE TYPE NOTATIONS URB 135.44
DEN 1197.25
FU ACT USERID

1007	DAT	NEW	SVC	IN	NF	904	819-0089	787	SHAK	#N00949C	***	SQ20JRC1
1007	DAT	NEW	SVC	IN	SE	561	460-3883	631	SHAK	#N10607C	***	SQ20MFS1
1006	DAT	NEW	SVC	IN	NF	407	737-7255	382	SHAK	#N7458LH	***	SQ20JRC1
1006	DAT	NEW	SVC	IN	NF	904	475-0034	150	SHAK	#N1274HD	***	SQ20JRC1
1006	DAT	NEW	SVC	IN	SE	561	464-8415	283	SHAK	#N7YJ56D	***	SQ20MFS1
1006	DAT	NEW	SVC	IN	NF	407	953-2171	005	SHAK	#N59RF3D	***	SQ20JRC1
1006	DAT	NEW	SVC	IN	NF	904	722-0006	685	SHAK	#N0812DD	***	SQ20JRC1
1006	DAT	NEW	SVC	IN	NF	904	766-0888	303	SHAK	#N324RTD	***	SQ20JRC1
1006	DAT	NEW	SVC	IN	NF	407	952-5792	582	SHAK	#N2GBYR D	***	SQ20JRC1

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