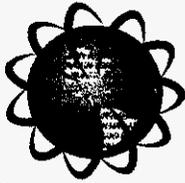


ORIGINAL



MultiPhone

March 1, 2000

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

000352-TI

To whom it may concern,

As majority shareholder in Multiphone Latin America, Inc., I have the sufficient financial capability to provide, maintain and to meet its equipment leases and operating obligations. I have been in the Telecommunications field for the last 10 years and have always fulfilled my responsibility.

We have never failed to fulfill our commitments to our suppliers and customers and we will be able to fulfill our commitment and financial responsibility that are being requested of us.

Sincerely Yours,

Orlando Padron
President
Multiphone Latin America

RECEIVED & FILED

FPSC-BUREAU OF RECORDS

2201 N.W. 102 Place, Unit #3 * Miami, Florida 33172

DOCUMENT NUMBER-DATE

03724 MAR 24 8

FPSC-RECORDS/REPORTING

FLORIDA PUBLIC SERVICE COMMISSION
DIVISION OF TELECOMMUNICATIONS
BUREAU OF CERTIFICATION AND SERVICE EVALUATION

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

Instructions

This form is used as an application for an original certificate and for approval of assignment or transfer of an existing certificate. In the case of an assignment or transfer, the information provided shall be for the assignee or transferee (See Appendix A).

Print or Type all responses to each item requested in the application and appendices. If an item is not applicable, please explain why.

Use a separate sheet for each answer which will not fit the allotted space. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of **\$250.00** to:

**Florida Public Service Commission
Division of Records and Reporting
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0850
(850) 413-6770**

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

If you have questions about completing the form, contact:

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

1. This is an application for (check one)

Original certificate (new company).

Approval of transfer of existing certificate:

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

Approval of assignment of existing certificate:

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

Approval of transfer of control:

Example, a company purchases 51 % of a certificated company. The Commission must approve the new controlling entity.

2. Name of company:

MULTIPHONE LATIN AMERICA, INC.

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

MULTIPHONE LATIN AMERICA, INC.

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

2201 NW 102nd Place, Unit 3, Miami, Florida 33172

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

2201 NW 102nd Place, Unit 3, Miami, Florida 33172

Select 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 resold service by enrolling unaffiliated customers.
- Prepaid Debit Card Provider** - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

7. Structure of organization;

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

8. **If individual**, provide:

Name: _____

Title: _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

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

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

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

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

11. **If using fictitious name-d/b/a.** provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida:

(a) **The Florida Secretary of State fictitious name registration number:**

12. **If a limited liability partnership,** provide proof of registration to operate in Florida:

(a) **The Florida Secretary of State registration number:** _____

13. **If a partnership,** provide name, title and address of all partners and a copy of the partnership agreement.

Name: _____

Title: _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

14. **If a foreign limited partnership.** provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable.

(a) The Florida registration number: _____

15. Provide F.E.I Number (if applicable): **650972301** _____

16. Provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services?
() Yes () No

(b) If not, who will bill for your services?

Name: _____

Title: _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No. _____

(c) How is this information provided?

17. Who will receive the bills for your service?

() Residential Customers

() PATs providers

() Hotels & motels

() Business Customers

() PATs station end-users

() Hotel & motel guests

() Universities () Universities dormitory residents
() Other: (specify) _____

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

(a) The application:

Name: Mr. Kenneth Jacobi or Mr. Edward A. Maldonado, Esq.

Title: Regulatory Affairs for MultiPhone

Address: 1020 NW 163rd Drive

City/State/Zip: Miami, Florida 33169

Telephone No.: 305-914-3364 Fax No.: 305-914-3435

Internet E-Mail Address: kenjacobi@usa.net

Internet Website Address: None

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

Name: Tony de Castro

Title: Director & COO MultPhone Latin America, Inc.

Address: 2201 NW 102nd Place, Unit 3,

City/State/Zip: Miami, Florida 33172

Telephone No.: 305-436-9797 Fax No.: 305-436-9799

Internet E-Mail Address: tdcastro@rmmiami.com

Internet Website Address: None to Date.

(c) Complaints/Inquiries from customers:

Name: Tony de Castro

Title: Director & COO MultPhone Latin America, Inc.

Address: 2201 NW 102nd Place, Unit 3,

City/State/Zip: Miami, Florida 33172

Telephone No.: 305-436-9797 Fax No.: 305-436-9799

Internet E-Mail Address: tdcastro@rmmiami.com

Internet Website Address: None to Date.

19. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

None.

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

Florida Only

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

None

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

None

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

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

None

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

None

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

a. _____ **MTS with distance sensitive per minute rates**

- _____ Method of access is FGA
- _____ Method of access is FGB
- _____ Method of access is FGD
- _____ Method of access is 800

b. _____ **MTS with route specific rates per minute**

- _____ Method of access is FGA
- _____ Method of access is FGB
- _____ Method of access is FGD
- _____ Method of access is 800

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

- _____ Method of access is FGA
- _____ Method of access is FGB
- _____ Method of access is FGD
- _____ Method of access is 800

d. _____ **MTS for pay telephone service provider**

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

f. _____ **800 service (toll free)**

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

- _____ **Method of access is via dedicated facilities**
- _____ **Method of access is via switched facilities**

h. _____ **Private line services (Channel Services)**

(For ex. 1.544 mbs., DS-3, etc.) (For ex. 1.544 mbs., DS-3, etc.)

i. _____ **Travel Services**

- _____ Method of access is 850
- _____ Method of access is 800

k. _____ **Operator services**

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

I. **Services included are:**

- _____ Station assistance
- _____ Person-to-person assistance
- _____ Directory assistance
- _____ Operator verify and interrupt
- _____ Conference calling

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

23. Submit the following:

A. **Financial capability.**

The application should contain the applicant's audited financial statements for the most recent 3 years. If the applicant does not have audited financial statements, it shall so be stated.

The unaudited financial statements should be signed by the applicant's chief executive officer and chief financial officer affirming that the financial statements are true and correct and should include:

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

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

Further, the following (which includes supporting documentation) should be provided:

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

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

C. Technical capability; give resumes of employees/officers of the
company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.

****APPLICANT ACKNOWLEDGEMENT 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 gross operating revenue derived from intrastate business. Regardless of its gross operating revenue of a company, minimum annual \$50 is required
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

UTILITY OFFICIAL:

Signature  Date 3/24/00

Title Regulatory Affairs

Address: 1020 NW 163rd, Miami, FL 33169

Telephone No. 305-914-3964 Fax No. 305-914-3435

ATTACHMENTS:

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

CERTIFICATE TRANSFER OR ASSESSMENT STATEMENT

1. **Name:**
Title:
Company:

and current holder of Florida Public Service Commission Certificate Number

_____, have reviewed this application and join in the petitioner's request for a:

- transfer
 assignment

of the above-mentioned certificate.

UTILITY OFFICIAL:

Signature _____ Date _____

Title _____

Address: _____

Telephone No. _____ Fax No. _____

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

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

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

- () The applicant intends to collect deposits and/or advance payments for more than one month's service and will file and maintain a surety bond with the Commission in an amount equal to the current balance of deposits and advance payments in excess of one month.
(The bond must accompany the application.)

UTILITY OFFICIAL:

Signature  Date 3/24/00
Title Regulatory Affairs
Address: 1020 NW 163rd Drive Miami, FL
Telephone No. 305-914-3364 Fax No. 305-911-3435

CURRENT FLORIDA INTRASTATE SERVICES — ** APPENDIX C **

Applicant has () or has not () previously provided interstate telecommunications in Florida.

If the answer is ~ fully describe the following:

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

None

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

UTILITY OFFICIAL:

Signature [Signature] Date 3/24/00

Title Regulatory Affairs

Address: 1020 NW 163rd Drive, Miami, FL 33169

Telephone No. 305-914-3364 Fax No. 305-914-3464

AFFIDAVIT

By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide alternative local exchange company service in the State of Florida. I have read the foregoing and declare that, to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

Further, I am aware that, pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083."

UTILITY OFFICIAL:

Signature  Date 3/24/00
Title Regulatory Affairs
Address: 1020 NW 163rd Drive, Miami, FL 33169
Telephone No. 305-914-3364 Fax No. 305-914-3435

State of Florida



Department of State

I certify from the records of this office that MULTIPHONE LATIN AMERICA, INC. is a corporation organized under the laws of the State of Florida, filed on December 2, 1999.

The document number of this corporation is P99000105457.

I further certify that said corporation has paid all fees due this office through December 31, 1999, and its status is active.

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

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Twenty-second day of March, 2000



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State

**FLORIDA PUBLIC SERVICE
COMMISSION**

Division of Communication
Bureau of Service Evaluation

IXC TARIFFS

**INTEREXCHANGE
TECOMMUNICATION SERVICE**

Multiphone Latin America, Inc.
2201 NW 102ND PLACE, UNIT 3
Miami, Florida, 33172

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by MultiPhone Latin America, Inc. with principal offices at 2201 NW 102nd Place, Unit 3, Miami, FL 33172. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected during normal business hours at the Company's principal place of business.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

CHECK SHEET

The sheets listed below, which are inclusive of this tariff, are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date of the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

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ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SYMBOLS SHEET

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

- D - Delete or Discontinue
- I - Change Resulting In An Increase to a Customer's Bill
- M - Moved From Another Tariff Location
- N - New
- R - Change Resulting In A Reduction To A Customer's Bill
- T - Change in Text Or Regulation But No Change In A Rate Or Charge

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

TARIFF FORMAT SHEETS

A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page . Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14. Because of carious suspension periods, deferrals, etc., the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

- 2.
- 2.1.
- 2.1.1.
- 2.1.1.A.
- 2.1.1.A.1
- 2.1.1.A.1.(a).
- 2.1.1.A.1.(a) I.
- 2.1.1.A.1 (a) I. (i).
- 2.1.1.A.1 (a) I. (i). (1).

D. Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the customer's location to the Company's network switching center.

Authorization Code - A numerical code, one or more of which are available to a customer to enable him/her to access the carrier, and which are used by the carrier both to prevent unauthorized access to its facilities and to identify the customer for billing purposes.

Company or Carrier - MultiPhone Latin America, Inc.

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

Day - From 8:00 AM up to, but not including, 5:00 PM local time, Sunday through Friday.

Evening - From 5:00 PM up to, but not including, 11:00 PM local time, Sunday through Friday.

Holidays - The Company's recognized holidays are New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Christmas Day.

Night/Weekend - From 11:00 PM, up to, but not including, 8:00 AM Sunday through Friday, and 8:00 AM Saturday, up to, but not including, 5:00 PM Sunday.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of the Company.

The Company's services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this tariff.

The Company's installs operate and maintain the communications services provided herein in accordance with the terms and conditions set forth under this tariff. It may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the Company's network. The customer shall be responsible for all charges due for such service arrangements.

The Company's services and facilities are provided on a monthly basis unless ordered on a longer term basis, and are available twenty-four hours per day, seven days per week.

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

2.2 Limitations.

2.2.1 Service is offered subject to the availability of facilities and provisions of this tariff.

2.2.2 The Company's reserves the right to discontinue furnishing service or limit the use of service necessitated by conditions beyond its control: or when the customer is using service in violation of the law or the provisions of this tariff.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 2 - RULES AND REGULATIONS continued

2.2 Limitations (Cont.)

- 2.2.3 All facilities provided under this tariff are directly controlled by the Company and the customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.4 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.
- 2.2.5 Customers reselling or rebilling services must have a Certificate of Public Convenience and Necessity an interexchange carrier for the Florida Public Service Commission.

2.3 Liabilities of the Company.

- 2.3.1 The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which the aforementioned faults in transmission occur.
- 2.3.2 The Company shall be indemnified and held harmless by the customer against:
 - (A) Claims for libel, slander, or infringement of copyright arising out of the Material, data, information or other content transmitted over the Company's Facilities.
 - (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by the Company.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 2 - RULES AND REGULATIONS

2.4 Interruption of Service.

- 2.4.1 Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence or the customer, or to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set forth in 2.3.1 herein. It shall be the customer's obligation to notify the Company immediately of any service interruption for which a credit allowance is desired. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by the customer within his control, if any, furnished by the customer and connected to the Company's facilities. No refund or credit will be made for the time that the Company stands ready to repair the service and the subscriber does not provide access to the Company for such restoration work.
- 2.4.2 No credit shall be allowed for an interruption of a continuous duration of less than twenty-four hours after the subscriber notifies the Company.
- 2.4.3 The customer shall be credited for an interruption of more than twenty-four hours as follows:

Credit Formula:

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

"A" - outage time in hours

"B" - total days in month

"C" - total monthly charge for affected facility

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS

AND

EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 2 - RULES AND REGULATIONS continued

2.5 Disconnection of Service by Carrier.

The company (carrier), upon 5 working days written notice to the customer, may discontinue service or cancel an application for service without incurring any liability for any of the following reasons:

- 2. 5. 1 Non-payment of any sum due to carrier for regulated service for more than thirty days beyond the date of rendition of the bill for such service.
- 2. 5. 2 A violation of any regulation governing the service under this tariff.
- 2. 5. 3 A violation of any law, rule, or regulation of any government authority having jurisdiction over such service.
- 2. 5. 4 The company has given the customer notice and has allowed a reasonable time to comply with any rule, or remedy, and deficiency as stated in Rule 25-4.113, F.A.C., Refusal or Discontinuance of Service by Company.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 2 - RULES AND REGULATIONS continued

2.6 Deposits

The Company does not require a deposit from the customer.

2.7 Advance Payments

For customers whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and if necessary, a new advance payment will be collected for the next month.

2.8 Taxes

All state and local taxes (i. e., gross receipts tax, sales tax, municipal utilities tax) are listed as a separate line items and is not included in the quoted rates.

2.9 Billing of Calls

All charges due by the subscriber are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 3 - DESCRIPTION OF SERVICE

3.1 Timing of Calls

3.1.1 When Billing Charges Begin and End For Phone Calls

The customer's long distance usage charge is based on the actual usage of the Company's network. Usage begins when the called party picks up the received, (i.e. when 2-way communication, often referred to as "conversation time" is possible.) When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling or called party hangs up.

3.1.2 Billing Increments

The minimum call duration for billing purposes is 1 minute for a connected call and calls beyond 1 minute are billed in 1-minute increments.

3.1.3 Per Call Billing Charges

Billing will be rounded up to the nearest penny for each call.

3.1.4 Uncompleted Calls

There shall be no charges for uncompleted calls.

ISSUED: March 17, 2000

EFFECTIVE: _____

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KENNETH JACOBI, REGULATORY AFFAIRS
AND

EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 3 - DESCRIPTION OF SERVICE continued**3.2 Calculation of Distance**

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers that are produced by Bell Communications Research in the NPA-NXX V & H Coordinates Tape and Bell's NECA Tariff No. 4.

FORMULA:

$$\begin{array}{l} \text{The square} \\ \text{root of:} \end{array} \quad \frac{(V1 - V2)^2 + (H1 - H2)^2}{10}$$

3.3 Minimum Call Completion Rate

A customer can expect a call completion rate [expressed as a percentage](number of calls completed / number of calls attempted) of not less than 90% during peak use periods for all FG D services ("1+" dialing).

ISSUED: March 17, 2000

EFFECTIVE: _____

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KENNETH JACOBI, REGULATORY AFFAIRS
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2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 3 - DESCRIPTION OF SERVICE continued**3. 4 Service Offerings****3. 4. 1 MultiPhone Latin America, Inc. Long Distance Service**

MultiPhone Latin America, Inc. Long Distance Service is offered to residential and business customers. The service permits direct dialed outbound calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in one-minute increments. No monthly recurring charges or minimum monthly billing requirements apply.

3. 4. 2 MultiPhone Latin America, Inc. 800 / 888 (Inbound) Long Distance Service

MultiPhone Latin America, Inc. 800 / 888 (Inbound) Long Distance Service is offered to residential and business customers. The service permits inbound 800 / 888 calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in six-second increments, with six-second minimum call duration. No monthly recurring charges apply. A \$10.00 minimum monthly billing requirement applies. Customers whose monthly usage is less than the minimum will be billed the minimum amount.

3. 4. 3 MultiPhone Latin America, Inc. Calling Card Service

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

ISSUED: March 17, 2000**EFFECTIVE: _____****By:****KENNETH JACOBI, REGULATORY AFFAIRS
AND****EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.**

SECTION 3 - DESCRIPTION OF SERVICE continued

3. .4. 4 **Operator Services**

The Company's operator services are provided to residential and business customers who "**presubscribed**" to this service for intrastate calling. Operator services include the completion of collect, station-to-station, person-to-person, third party billing and credit card calls with the assistance of a Carrier operator. Each completed operator assisted call consists of two charge elements (except as otherwise indicated herein): (i) a fixed operator charge, which will be dependent on the type of billing selected (e.g., calling card, collect or other) and/or the completion restriction selected (e.g., station-to-station or person-to-person); and (ii) a measured usage charge dependent upon the duration, distance and/or time of day of the call.

3. 4. 4. A **Operator Dialed Surcharge**

This surcharge applies to Operator Station and Person-to-Person rated calls when the customer has the capability of dialing all the digits necessary to complete a call, but elects to dial only the appropriate operator code and requests the operator to dial the called station. The surcharge does not apply to:

- 1) Calls where a customer cannot otherwise dial the call due to defective equipment or trouble on the MultiPhone Latin America, Inc. network; and
- 2) Calls in which a Company operator places a call for a calling party who is identified as being handicapped and unable to dial the call because of his/her handicap.

The Operator Dialed Surcharge applies in addition to any other applicable operator charges.

ISSUED: March 17, 2000

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2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 4 - RATES

4.1 MultiPhone Latin America, Inc. Long Distance Service

Rate per minute - \$0.07 / \$0.25
Plan is billed in full minute increments.

4.2 MultiPhone Latin America, Inc. (Inbound) Long Distance Service

Rate per minute - \$0.15 / \$0.35
Plan is billed in six-second increments with a six second minimum.

4.3 MultiPhone Latin America, Inc. Calling Card Service

Rate per minute - \$0.07 / \$0.35
Plan is billed in full minute increments.
Calling Card Surcharge \$1.00

4.4 Operator Services (For presubscribed customers)

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

ISSUED: March 17, 2000

EFFECTIVE: _____

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KENNETH JACOBI, REGULATORY AFFAIRS
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2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 4 - RATES continued

4.5 Determining Applicable Rate in Effect.

For the initial minute, the rate applicable at the start of chargeable time at the calling station applies. For additional minutes, the rate applicable is that rate which is in effect at the calling station when the additional minute(s) begin. That is, if chargeable time begins during the Day Period, the Day, Rate applies to the initial minute and to any additional minutes that the call continues during the rate period, the appropriate rates from that period apply to any additional minutes occurring in that rate period. If an additional minute is split between two rate periods, the rate period applicable at the start of the minute applies to the entire minute.

4.6 Payment of Calls

4.6.1 Late Payment Charges

Interest charges of 1.5% per month will be assessed on all unpaid balances more than thirty days old.

4.6.2 Return Check Charges

A return check charge of \$25.00 will be assessed for checks returned for insufficient funds if the face value does not exceed \$50.00, \$30.00 if the face value does exceed \$50.00 but does not exceed \$300.00, \$40.00 if the face value exceeds \$300.00 or 5% of the value of the check, whichever is greater.

4.7 Restoration of Service

A reconnection fee of \$25.00 per occurrence is charged when service is re-established for customers who had been disconnected for non-payment.

ISSUED: March 17, 2000

EFFECTIVE: _____

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2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

SECTION 4 - RATES continued

4.8 Special Promotions

The company will, from time to time, offer special promotions to its customers waiving certain charges. These promotions will be approved by the FPSC with specific starting and ending dates.

4.9 Special Rates For The Handicapped

4.9.1. Directory Assistance

There shall be no charge for up to fifty calls per billing cycle from lines or trunks serving individuals with disabilities. The Company shall charge the prevailing tariff rates for every call in excess of 50 within a billing cycle.

4.9.2 Hearing and Speech Impaired Persona

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

4.9.3 Telecommunications Relay Service

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay service calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off of the otherwise applicable rate for a voice nonrelay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per-call charge for the call and shall not apply to per-call charges such as a credit card surcharge.

ISSUED: March 17, 2000

EFFECTIVE: _____

By:

KENNETH JACOBI, REGULATORY AFFAIRS
AND
EDWARD A. MALDONADO, LEGAL COUNSEL, MULTIPHONE LATIN AMERICA, INC.
2201 NW 102ND PLACE, UNIT 3, MIAMI, FL 33172.

BALANCE SHEET
October 31, 1999 - US \$

ASSETS	
<i>Current Assets</i>	
Cash	74.710,24
Account Rec. Costumers	849.936,36
Account Rec. Employees	12.800,36
Account Rec. Relatives	114.876,49
Inventory	38.413,88
Prepaid Expensse	<u>3.164,92</u>
Total Current Assets	1.153.013,00
<i>Property and Equipment</i>	
Property and Equipment	529.379,73
Acc. Dep. P. & Equipment	<21.963,00>
Proyect & Other Assets	<u>58.183,70</u>
Total Property and Other Assets	<u>565.600,43</u>
Total Assets	<u><u>1.718.613,43</u></u>
LIABILITIES AND CAPITAL	
<i>Current Liabilities</i>	
Loan Bank	147.626,13
Loan Owner	70.000,00
Account Payable Vendors	733.637,36
Other Account Payable	<u>64.120,74</u>
Total Current Liabilities	1.015.384,23
Total Long-Term Liabilities	<u>368.817,55</u>
Total Liabilities	1.384.201,78
<i>Common Stock</i>	
Common Stock	21.418,30
Additional Paid - in Capital	114.530,10
Retained Earnings	49.827,28
Net Income	<u>148.635,97</u>
Total Capital	<u>334.411,65</u>
TOTAL LIABILITIES AND CAPITAL	<u><u>1.718.613,43</u></u>

INCOME STATEMENT
For the Ten Months October 31, 1999
US \$

	<u>Year to Date</u>	
<i>Total Revenues</i>	5.945.438,62	100,00
<i>Total Cost of Sales</i>	<u>5.310.309,39</u>	92,14
<i>Gross Profit</i>	<u>635.129,23</u>	10,68
<i>Expenses</i>		
<i>Administration</i>	191.684,06	3,22
<i>Sales</i>	<u>334.234,49</u>	5,62
<i>Total Expenses</i>	<u>525.918,55</u>	10,04
<i>Other Income</i>	39.425,29	0,66
<i>Net Income</i>	<u><u>148.635,97</u></u>	2,50

PREVIOUS CYCLE STATEMENT
CHECKING ACCOUNT

Account Information

R/T	0670-0253-3	Date Last Statement	02/29/2000
Account Number	009005838006	Balance Last Statement	\$47,397.07
		+ Total Credits	16 \$408,200.40
		- Total Debits	89 \$272,548.31
		Current Balance	\$183,049.16*

<u>Posting Date</u>	<u>Tran Code</u>	<u>Serial Number</u>	<u>Host Amount</u>	<u>Running Balance</u>	<u>Transaction Description</u>
02/01/00	DR		\$894,92	\$46,502,15	ADP TX/FINCL SVC ADP - TAX
02/01/00	CK	2528	\$572,82	\$45,929,33	CHECK
02/01/00	CK	2545	\$8,488,30	\$37,441,03	CHECK
02/01/00	CK	2547	\$4,753,31	\$32,687,72	CHECK
02/01/00	CK	2553	\$6,186,41	\$26,501,31	CHECK
02/01/00	CK	2557	\$225,00	\$26,276,31	CHECK
02/02/00	CR	210056	\$4,752,95	\$31,029,26	IT: INVERSIONES KAYSAMAK RFB:
02/02/00	CK	2542	\$4,446,40	\$26,582,86	CHECK
02/02/00	CK	2548	\$9,760,50	\$16,822,36	CHECK
02/02/00	CK	2562	\$1,750,00	\$15,072,36	CHECK
02/02/00	CK	210056	\$10,00	\$15,062,36	Wire Transfer Fee
02/03/00	CK	2534	\$332,29	\$14,730,07	CHECK
02/03/00	CK	2535	\$266,17	\$14,463,90	CHECK
02/03/00	CK	2561	\$60,00	\$14,403,90	CHECK
02/03/00	CK	2564	\$3,500,00	\$10,903,90	CHECK
02/04/00	CR		\$15,993,00	\$26,896,90	DEPOSIT
02/04/00	CK	2573	\$300,00	\$26,596,90	CHECK
02/04/00	CK	2574	\$1,466,69	\$25,130,21	CHECK
02/07/00	CK	2558	\$1,125,00	\$24,005,21	CHECK
02/07/00	CK	2565	\$431,48	\$23,573,73	CHECK
02/07/00	CK	2567	\$20,880,00	\$2,693,73	CHECK
02/07/00	CK	2572	\$600,00	\$2,093,73	CHECK
02/07/00	CK	2577	\$500,00	\$1,593,73	CHECK
02/08/00	CR		\$1,000,00	\$2,593,73	DEPOSIT
02/08/00	CR		\$2,036,99	\$4,630,72	DEPOSIT
02/08/00	DR		\$174,00	\$4,456,72	NSF CHG SYS-GEN
02/08/00	CK	2551	\$1,598,01	\$2,858,71	CHECK
02/08/00	CK	2552	\$12,808,50	-\$9,949,79	CHECK
02/08/00	CK	2566	\$3,090,15	-\$13,039,94	CHECK

<u>Posting Date</u>	<u>Tran Code</u>	<u>Serial Number</u>	<u>Host Amount</u>	<u>Running Balance</u>	<u>Transaction Description</u>
02/08/00	CK	2568	\$11,746,89	-\$24,786,83	CHECK
02/08/00	CK	2569	\$15,832,44	-\$40,619,27	CHECK
02/08/00	CK	2570	\$12,858,63	-\$53,477,90	CHECK
02/08/00	CK	2578	\$500,00	-\$53,977,90	CHECK
02/08/00	CK	2588	\$3,000,00	-\$56,977,90	CHECK
02/09/00	DR		\$30,94	-\$57,008,84	ADP PAYROLL FEES ADP - FEES
02/09/00	DR		\$87,00	-\$57,095,84	NSF CHG SYS-GEN
02/09/00	CK	2475	\$450,00	-\$57,545,84	CHECK
02/09/00	CK	2590	\$1,100,00	-\$58,645,84	CHECK
02/10/00	DR		\$116,00	-\$58,761,84	NSF CHG SYS-GEN
02/10/00	CK	2580	\$60,00	-\$58,821,84	CHECK
02/10/00	CK	2584	\$397,13	-\$59,218,97	CHECK
02/10/00	CK	2586	\$4,599,35	-\$63,818,32	CHECK
02/10/00	CK	2589	\$251,34	-\$64,069,66	CHECK
02/11/00	CR	1045	\$77,171,15	\$13,101,49	AS PER YOUR FAX INSTRUCTIONS
02/11/00	CR	1120	\$77,171,15	\$90,272,64	SARISA INTERNATIONAL,INC.
02/11/00	CK	1077	\$35,00	\$90,237,64	Wire Transfer Fee
02/11/00	CK	1077	\$200,00	\$90,037,64	OT: MARIO MOSCOSO BBK: ST
02/11/00	CK	2585	\$175,73	\$89,861,91	CHECK
02/14/00	DR		\$87,00	\$89,774,91	NSF CHG SYS-GEN
02/14/00	CK	2581	\$528,13	\$89,246,78	CHECK
02/14/00	CK	2582	\$423,76	\$88,823,02	CHECK
02/14/00	CK	2587	\$32,00	\$88,791,02	CHECK
02/14/00	CK	2594	\$18,323,40	\$70,467,62	CHECK
02/14/00	CK	2598	\$15,119,65	\$55,347,97	CHECK
02/14/00	CK	2599	\$12,857,39	\$42,490,58	CHECK
02/14/00	CK	2600	\$6,795,62	\$35,694,96	CHECK
02/14/00	CK	2602	\$2,200,00	\$33,494,96	CHECK
02/14/00	CK	2607	\$550,00	\$32,944,96	CHECK
02/15/00	DR		\$116,00	\$32,828,96	NSF CHG SYS-GEN
02/15/00	CK	2575	\$2,289,27	\$30,539,69	CHECK
02/15/00	CK	2592	\$107,41	\$30,432,28	CHECK
02/15/00	CK	2593	\$191,43	\$30,240,85	CHECK
02/15/00	CK	2601	\$30,000,00	\$240,85	CHECK
02/16/00	DR		\$174,00	\$66,85	NSF CHG SYS-GEN
02/16/00	CK	2595	\$2,000,00	-\$1,933,15	CHECK
02/16/00	CK	2597	\$2,000,00	-\$3,933,15	CHECK
02/16/00	CK	2603	\$15,004,95	-\$18,938,10	CHECK

PREVIOUS CYCLE STATEMENT
CHECKING ACCOUNT

<u>Posting Date</u>	<u>Tran Code</u>	<u>Serial Number</u>	<u>Host Amount</u>	<u>Running Balance</u>	<u>Transaction Description</u>
02/16/00	CK	2604	\$189,50	-\$19,127,60	CHECK
02/16/00	CK	2605	\$80,00	-\$19,207,60	CHECK
02/16/00	CK	2606	\$106,66	-\$19,314,26	CHECK
02/17/00	CR		\$10,413,16	-\$8,901,10	DEPOSIT
02/17/00	DR		\$87,00	-\$8,988,10	NSF CHG SYS-GEN
02/17/00	CK	2571	\$45,50	-\$9,033,60	CHECK
02/17/00	CK	2596	\$4,000,00	-\$13,033,60	CHECK
02/17/00	CK	2610	\$1,431,44	-\$14,465,04	CHECK
02/18/00	CR	1810021	\$2,803,00	-\$11,662,04	IT: MALLINCKRODT GROUP INC
02/18/00	DR		\$174,00	-\$11,836,04	NSF CHG SYS-GEN
02/18/00	DR		\$1,698,95	-\$13,534,99	ADP TX/FINCL SVC ADP - TAX
02/18/00	CK	2497	\$150,00	-\$13,684,99	CHECK
02/18/00	CK	2498	\$150,00	-\$13,834,99	CHECK
02/18/00	CK	2608	\$677,22	-\$14,512,21	CHECK
02/18/00	CK	2612	\$955,86	-\$15,468,07	CHECK
02/18/00	CK	2614	\$1,040,00	-\$16,508,07	CHECK
02/18/00	CK	1810021	\$10,00	-\$16,518,07	Wire Transfer Fee
02/22/00	CR		\$174,00	-\$16,344,07	NSF/OD FEE CREDIT
02/22/00	CR		\$95,000,00	\$78,655,93	DEPOSIT
02/22/00	DR		\$116,00	\$78,539,93	NSF CHG SYS-GEN
02/22/00	CK	2583	\$425,00	\$78,114,93	CHECK
02/22/00	CK	2591	\$150,00	\$77,964,93	CHECK
02/22/00	CK	2609	\$90,52	\$77,874,41	CHECK
02/22/00	CK	2615	\$1,917,46	\$75,956,95	CHECK
02/23/00	CR		\$116,00	\$76,072,95	NSF/OD FEE CREDIT
02/23/00	CR		\$1,080,00	\$77,152,95	DEPOSIT
02/23/00	CR		\$105,800,00	\$182,952,95	DEPOSIT
02/23/00	CK	2618	\$4,003,00	\$178,949,95	CHECK
02/24/00	CR		\$3,999,00	\$182,948,95	DEPOSIT
02/24/00	CR		\$4,240,00	\$187,188,95	DEPOSIT
02/24/00	DR		\$34,42	\$187,154,53	ADP PAYROLL FEES ADP - FEES
02/24/00	DR		\$985,95	\$186,168,58	SFC UHCFLCOS
02/25/00	DR		\$2,634,12	\$183,534,46	SFC UHCFLCOS
02/25/00	CK	2619	\$3,795,87	\$179,738,59	CHECK
02/25/00	CK	2621	\$2,500,00	\$177,238,59	CHECK
02/28/00	CR		\$6,450,00	\$183,688,59	DEPOSIT
02/28/00	CK	2622	\$208,66	\$183,479,93	CHECK
02/29/00	DR		\$430,77	\$183,049,16	SERVICE CHG SYS-GEN

PREVIOUS CYCLE STATEMENT
CHECKING ACCOUNT

<u>Posting</u> <u>Date</u>	<u>Tran</u> <u>Code</u>	<u>Serial</u> <u>Number</u>	<u>Host</u> <u>Amount</u>	<u>Running</u> <u>Balance</u>	<u>Transaction</u> <u>Description</u>
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* This is a calculated statement based on the information available from the Cash Management System.
Your actual bank balance may vary from this statement.

R.M COMPUTER SYSTEMS INC
 2201 NW 102 PLACE BAY # 3
 MIAMI FL 33172

1
 12-31-99 TO 1-31-00

***** ACCOUNT ACTIVITY SUMMARY *****
 BUSINESS ACCOUNTS ACCOUNT NO. [REDACTED] 12-31-99
 THE DATE OF LAST STATEMENT WAS 55,139.86
 YOUR PREVIOUS BALANCE ON 12-31-99 WAS
 THERE WERE 22 DEPOSITS + OTHER CREDITS FOR A TOTAL OF + 205,315.46
 THERE WERE 86 CHECKS + OTHER DEBITS FOR A TOTAL OF - 213,054.36
 A SERVICE CHARGE FEE FOR A TOTAL OF - 3.89
 YOUR NEW BALANCE AS OF 1-31-00 IS 47,397.07

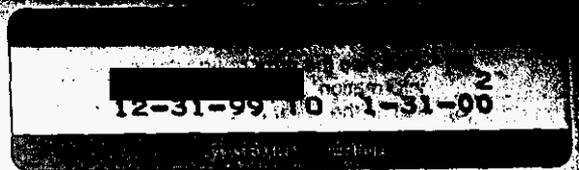
- ACCOUNT TRANSACTION DETAIL -

CHECK (-)	CHECK (-)	DEPOSIT (+)	DATE POSTED	BALANCE
		14078.00	1-03	69217.86
4627.11	ADP TX/FINCL SVC	ADP - TAX	1-03	64590.75
		4289.08	1-04	68879.83
4229.08CK	25.00CK		1-04	64625.75
750.00CK	27400.00CK		1-04	36475.75
IT: ASHFORD INTERNATIONAL INC			1-05	38407.71
REFERENCE: CNAST RMGRUPO RFB:				
SE000105019201				
10.00	WIRE TRANSFER FEE		1-05	38397.71
60.00CK	423.76CK		1-05	37913.95
546.68CK	1425.99CK		1-05	35941.28
1792.69CK	1942.69CK		1-05	32205.90
89.00CK	143.77CK		1-06	31973.13
		8686.23	1-07	40659.36
2369.37CK	3554.23CK		1-07	34735.76
10337.82CK	20.61CK		1-07	24377.33
109.99CK	890.04CK		1-07	23377.30
1967.19CK	4492.47CK		1-07	16917.64
45.00CK	98.09CK		1-10	16773.55
138.45CK	2500.00CK		1-10	14135.10
		4397.00	1-11	18532.10
4300.00CK	6922.50CK		1-11	7309.60
IT: DESARROLLO INFORMATICO			1-12	17173.69
S.A. \$18.00 FEE DEDUCTED 8BK:				
EASTERN NATIONAL BANK 799				
34.42	ADP PAYROLL FEES	ADP - FEES	1-12	17139.27
10.00	WIRE TRANSFER FEE		1-12	17129.27
93.73CK	588.28CK		1-12	16447.26
2043.00CK	3090.15CK		1-12	11314.11
60.00CK	193.20CK		1-13	11060.91
		34908.76	1-14	45969.67
819.64CK	1323.74CK		1-14	43826.29
500.00CK	610.00CK		1-14	42716.29
1830.45CK			1-14	40885.84
		10281.00	1-18	51166.84
1585.74	ADP TX/FINCL SVC	ADP - TAX	1-18	49581.10
4599.35CK			1-18	44981.75
		958.00	1-19	45939.75
		3994.48	1-19	49934.23
		9908.92	1-19	59843.15

(1) Tell us your name, account number and Eastern Express 24 Hour Card number, if any.
 (2) Describe the error or transfer you are unsure about, and explain as clearly as you can.
 If you think your statement or receipt is wrong or if you need more information about a transfer of your statement receipt, we must hear from you no later than 60 DAYS after we send you the FIRST account statement on which the error or problem appears.
 front of the statement or telephone us at (305) 347-1140.
 In case of errors or questions about your automated Transactions and Eastern Express 24 Hour Card Transactions, write us to the address indicated in the information.

799 BRICKELL PLAZA
 MIAMI, FLORIDA 33131

R.M. COMPUTER SYSTEMS INC



ADVANCE L C		12000.00	1-19	71843.15
82.00	ADP PAYROLL FEES	ADP - FEES	1-19	71761.15
1400.00CK	41.12CK		1-19	70320.03
225.00CK	542.77CK		1-19	69552.26
550.00CK	1125.00CK		1-19	67877.26
1750.00CK	1860.00CK		1-19	64267.26
3980.00CK	6330.41CK		1-19	53956.85
24801.22CK			1-19	29155.63
IT: MERINCO S A SIN GASTOS		10000.00	1-20	39155.63
PARA BENEFICIARIOS				
28.56	ADP PAYROLL FEES	ADP - FEES	1-20	39127.07
10.00	WIRE TRANSFER FEE		1-20	39117.07
60.00CK	416.99CK		1-20	38640.08
DEPOSIT		3700.00	1-21	42340.08
1000.00	ERROR IN ADDITION	3,700.00	1-21	41340.08
	S/B	2,700.00		
425.00CK			1-21	40915.08
DEPOSIT		250.00	1-24	41165.08
2000.00	AS PER CUSTOMER'S INSTRUCTIONS		1-24	39165.08
7000.00CK	53.71CK		1-24	32111.37
133.45CK	387.15CK		1-24	31585.77
908.28CK	2077.24CK		1-24	28600.25
4000.00CK	8879.05CK		1-24	15721.20
9242.86CK	10000.00CK		1-24	3521.66-
29.00	NSF CHG SYS-GEN		1-24	3550.66-
	INSUFFICIENT FUNDS			
DEPOSIT		1595.00	1-25	1955.66-
DEPOSIT		5018.00	1-25	3062.34
134.05CK	181.08CK		1-25	2747.21
1942.69CK			1-25	804.52
33.28	ADP PAYROLL FEES	ADP - FEES	1-26	771.24
DEPOSIT		1080.00	1-27	1851.24
DEPOSIT		1690.94	1-27	3542.18
DEPOSIT		5371.00	1-27	8913.18
345.00	INC RET CK#180 NSF		1-27	8568.18
8.00	CHARGEBACK FEE		1-27	8560.18
96.60CK			1-27	8463.58
1056.66	AUTO LOAN PMT	009005838063	1-27	7406.92
DEPOSIT		480.00	1-28	7886.92
300.00CK			1-28	7586.92
DEPOSIT		60833.00	1-31	68419.92
8615.83CK	606.50CK		1-31	59197.59
960.63CK	3400.00CK		1-31	54836.96
7435.00CK			1-31	47400.96
3.89	SERVICE CHG SYS-GEN		1-31	47397.07

CHECKS PAID ON THIS STATEMENT ARE IN NUMERIC ORDER * MEANS SKIP IN SEQUENCE

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
2463	1-04	750.00	2466*	1-04	27400.00
2467	1-05	60.00	2468	1-07	4492.47
2469	1-10	98.09	2470	1-13	193.20
2471	1-10	138.45	2472	1-05	546.68
2473	1-07	20.61	2474	1-05	423.76
2476*	1-07	109.99	2477	1-10	46.00
2478	1-06	89.00	2481*	1-14	1830.45
2482	1-12	93.73	2483	1-12	588.28
2485*	1-04	25.00	2486	1-06	143.77
2487	1-07	10337.82	2488	1-12	2043.00
2489	1-12	3090.15	2490	1-07	1967.19
2491	1-07	890.04	2492	1-07	2369.37
2494*	1-10	2500.00	2500*	1-11	6922.50
2501	1-11	4300.00	2505*	1-14	500.00
2506	1-14	610.00	2508*	1-13	60.00

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799 BRICKELL PLAZA
MIAMI, FLORIDA 33131

R.M. COMPUTER SYSTEMS INC

CUSTOMER NUMBER	PAGE NUMBER
[REDACTED]	3
12-31-99 TO	1-31-00
STATEMENT PERIOD	

2509	1-19	24801.22	2510	1-19	6330.41
2511	1-24	9242.86	2512	1-21	425.00
2513	1-18	4599.35	2514	1-19	3980.00
2515	1-19	41.12	2516	1-19	1860.00
2517	1-14	1323.74	2518	1-14	819.64
2519	1-19	550.00	2521*	1-19	542.77
2522	1-19	1750.00	2523	1-19	1125.00
2524	1-20	60.00	2525	1-20	416.99
2526	1-24	138.45	2527	1-27	96.60
2529*	1-25	134.05	2530	1-24	53.71
2531	1-24	2077.24	2532	1-24	387.15
2533	1-28	300.00	2536*	1-19	225.00
2537	1-19	1400.00	2538	1-24	8879.05
2539	1-24	908.28	2540	1-24	4000.00
2541	1-24	10000.00	2543*	1-25	181.08
2544	1-24	7000.00	2550*	1-31	7436.00
2554*	1-31	960.63	2555	1-31	606.50
2556	1-31	3400.00	2560*	1-31	8615.83
3046*	1-05	1942.69	3051*	1-05	1792.69
3052	1-07	3554.23	3057*	1-25	1942.69
3058	1-04	4229.08	3059	1-05	1425.99

ENCLOSURES *****TDD PHONE NUMBER 305-824-5564*****
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END OF STATEMENT

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Eastern National Bank

799 BRICKELL PLAZA
MIAMI, FLORIDA 33131

DIRECT INQUIRIES TO:
799 BRICKELL PLAZA
MIAMI FL

33131

R.M. COMPUTER SYSTEMS INC
2201 NW 152 PLACE BAY # 3
MIAMI FL 33172

CUSTOMER NUMBER	PAGE NUMBER
[REDACTED]	1
1-31-00 TO	2-29-00
STATEMENT PERIOD	

Teboero

***** ACCOUNT ACTIVITY SUMMARY *****
 BUSINESS ACCOUNTS ACCOUNT NO. [REDACTED]
 THE DATE OF LAST STATEMENT WAS 1-31-00
 YOUR PREVIOUS BALANCE ON 1-31-00 WAS 47,397.07
 THERE WERE 15 DEPOSITS + OTHER CREDITS FOR A TOTAL OF + 331,029.25
 THERE WERE 79 CHECKS + OTHER DEBITS FOR A TOTAL OF - 272,117.54
 A SERVICE CHARGE FEE FOR A TOTAL OF - 430.77
 YOUR NEW BALANCE AS OF 2-29-00 IS 105,878.01

- ACCOUNT TRANSACTION DETAIL -

CHECK (-)	CHECK (-)	DEPOSIT (+)	DATE POSTED	BALANCE
894.92	ADP TX/FINCL SVC	ADP - TAX	2-01	46502.15
225.00CK	572.82CK		2-01	45704.33
4753.31CK	6186.41CK		2-01	34764.61
9488.30CK			2-01	26276.31
IT: INVERSIONES KAYSAMAK RFB: 000202150705		4752.95 ✓	2-02	31029.26
10.00	WIRE TRANSFER FEE		2-02	31019.26
1750.00CK	4446.40CK		2-02	24822.86
9760.50CK			2-02	15062.36
3500.00CK	60.00CK		2-03	11502.36
266.17CK	332.29CK		2-03	10903.90
DEPOSIT		15993.00 ✓	2-04	26896.90
300.00CK	1466.69CK		2-04	25130.21
500.00CK	431.49CK		2-07	24198.73
600.00CK	1125.00CK		2-07	22473.73
20880.00CK			2-07	1593.73
DEPOSIT		1000.00 ✓	2-08	2593.73
DEPOSIT		2036.99 ✓	2-08	4630.72
500.00CK	3000.00CK		2-08	1130.72
1593.01CK	3090.15CK		2-08	3557.44-
11745.89CK	12808.50CK		2-08	28112.83-
12853.63CK	15832.44CK		2-08	56803.90-
174.00	NSF CHG SYS-GEN INSUFFICIENT FUNDS		2-08	56977.90-
30.94	ADP PAYROLL FEES ADP - FEES		2-09	57008.84-
1100.00CK	450.00CK		2-09	58558.84-
87.00	NSF CHG SYS-GEN INSUFFICIENT FUNDS		2-09	58645.84-
60.00CK	251.34CK		2-10	58957.18-
397.13CK	4599.35CK		2-10	63953.66-
115.00	NSF CHG SYS-GEN INSUFFICIENT FUNDS		2-10	64069.66-
SARISA INTERNATIONAL, INC.		77171.15 ✓	2-11	13101.49
200.00	OT: MARIO MOSCOSO BBK: ST GEORGES BAKN AND TRUST		2-11	12901.49
35.00	WIRE TRANSFER FEE		2-11	12866.49
175.73CK			2-11	12690.76
550.00CK	32.00CK		2-14	12108.76
423.76CK	528.13CK		2-14	11156.87
2200.00CK	6795.62CK		2-14	2161.25

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NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Eastern National Bank

799 BRICKELL PLAZA
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R.M COMPUTER SYSTEMS INC

CUSTOMER NUMBER

PAGE NUMBER

1-31-00 TO 2-29-00 ²

STATEMENT PERIOD

12857.39CK	15119.65CK	2-14	25815.79-
18323.40CK		2-14	44139.19-
87.00	NSF CHG SYS-GEN	2-14	44226.19-
	INSUFFICIENT FUNDS		
107.41CK	191.43CK	2-15	44525.03-
2289.27CK	30000.00CK	2-15	76814.30-
115.00	NSF CHG SYS-GEN	2-15	76930.30-
	INSUFFICIENT FUNDS		
80.00CK	105.66CK	2-16	77116.96-
189.50CK	2000.00CK	2-16	79306.46-
2000.00CK	15004.95CK	2-16	96311.41-
174.00	NSF CHG SYS-GEN	2-16	96485.41-
	INSUFFICIENT FUNDS		
DEPOSIT	10413.16 ✓	2-17	86072.25-
45.50CK	1431.44CK	2-17	87549.19-
4000.00CK		2-17	91549.19-
87.00	NSF CHG SYS-GEN	2-17	91636.19-
	INSUFFICIENT FUNDS		
IT: MALL INCKRODT GROUP INC	2803.00 ✓	2-18	88833.19-
MALL INCKRODT INVOICE 9819			
1698.95	ADP TX/FINCL SVC ADP - TAX	2-18	90532.14-
15.00	WIRE TRANSFER FEE	2-18	90542.14-
1040.00CK	150.00CK	2-18	91732.14-
150.00CK	677.22CK	2-18	92559.36-
955.86CK		2-18	93515.22-
174.00	NSF CHG SYS-GEN	2-18	93689.22-
	INSUFFICIENT FUNDS		
DEPOSIT	95000.00 ✓	2-22	1310.78
NSF/OD FEE CREDIT	174.00	2-22	1484.78
INSUFFICIENT FUNDS			
1917.46CK	90.52CK	2-22	523.20-
150.00CK	425.00CK	2-22	1098.20-
115.00	NSF CHG SYS-GEN	2-22	1214.20-
	INSUFFICIENT FUNDS		
DEPOSIT	4240.00 ✓	2-22	3025.80
DEPOSIT	1080.00 ✓	2-23	4105.80
DEPOSIT	105800.00 ✓	2-23	109905.80
NSF/OD FEE CREDIT	116.00	2-23	110021.80
INSUFFICIENT FUNDS			
4003.00CK		2-23	106018.80
DEPOSIT	3999.00 ✓	2-24	110017.80
34.42	ADP PAYROLL FEES ADP - FEES	2-24	109983.38
985.95	SFC	2-24	108997.43
2634.12	SFC	2-25	106363.31
2500.00CK	3795.87CK	2-25	100067.44
DEPOSIT	6450.00 ✓	2-28	106517.44
208.65CK		2-28	106308.78
430.77	SERVICE CHG SYS-GEN	2-29	105878.01

CHECKS PAID ON THIS STATEMENT ARE IN NUMERIC ORDER * MEANS SKIP IN SEQUENCE

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
2475	2-09	450.00	2497*	2-18	150.00
2498	2-18	150.00	2528*	2-01	572.82
2534*	2-03	332.29	2535	2-03	266.17
2542*	2-02	4446.40	2545*	2-01	8488.30
2547*	2-01	4753.31	2548	2-02	9760.50
2551*	2-08	1598.01	2552	2-08	12808.50
2553	2-01	6186.41	2557*	2-01	225.00
2558	2-07	1125.00	2561*	2-03	60.00
2562	2-02	1750.00	2564*	2-03	3500.00
2565	2-07	431.48	2566	2-08	3090.15
2567	2-07	20880.00	2568	2-08	11746.89
2569	2-08	15832.44	2570	2-08	12858.63

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NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Eastern National Bank

799 BRICKELL PLAZA
MIAMI, FLORIDA 33131

R.M COMPUTER SYSTEMS INC

CUSTOMER NUMBER	PAGE NUMBER
[REDACTED]	3
1-31-00 TO	2-29-00
STATEMENT PERIOD	

2571	2-17	45.50	2572	2-07	600.00
2573	2-04	300.00	2574	2-04	1466.69
2575	2-15	2289.27	2577*	2-07	500.00
2578	2-09	500.00	2580*	2-10	60.00
2581	2-14	523.13	2582	2-14	423.76
2583	2-22	425.00	2584	2-10	397.13
2585	2-11	173.73	2586	2-10	4599.35
2587	2-14	32.00	2588	2-08	3000.00
2589	2-10	251.34	2590	2-09	1100.00
2591	2-22	150.00	2592	2-15	107.41
2593	2-15	191.43	2594	2-14	18323.40
2595	2-16	2000.00	2596	2-17	4000.00
2597	2-16	2000.00	2598	2-14	15119.65
2599	2-14	12857.39	2600	2-14	6795.62
2601	2-15	30000.00	2602	2-14	2200.00
2603	2-16	15004.95	2604	2-16	189.50
2605	2-16	80.00	2606	2-16	106.66
2607	2-14	550.00	2608	2-18	677.22
2609	2-22	90.52	2610	2-17	1431.44
2612*	2-18	955.86	2614*	2-18	1040.00
2615	2-22	1917.46	2618*	2-23	4003.00
2619	2-25	3795.87	2621*	2-25	2500.00
2622	2-28	208.66			

ENCLOSURES

*****TDD PHONE NUMBER 305-824-5564*****

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END OF STATEMENT

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

MultiPhone Latin America.

2201 NW 102 Place, Unit #3
Miami, FL 33172
Tel 305-436-9797 Fax 305-436-9799

March 23, 2000

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

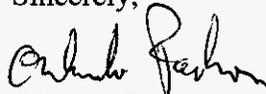
To Whom It May Concern:

MultiPhone has the sufficient financial capability to provide, maintain and to meet its lease and ownerships obligation. We are currently generating income from our other divisions, which have a projected gross sale of \$35,000,000 with net profits of \$5,000,000 as of December 1999. MultiPhone is a full service telecommunications company offering bundled services. The concept is simple, one point of contact for all services, and one invoice. MultiPhone meets the requirements of customer needs by consolidating services and providing true 'Communications Management' i.e., quality products and services at competitive prices within targeted markets. The Company is developing a wide range of marketing and distribution channels in order to expand its customer base, particularly in its target market of small to medium-sized businesses and residential market. The Company will markets its products and services through (i) its direct sales forces; (ii) networks of independent agents and distributors; and (iii) telemarketing organizations.

The existing market opportunity for MultiPhone continues to be bright. With its operation already profitable, revenues and earnings are forecasted to continue and grow at above average rates. With a clearly defined acquisition strategy, targeting small and fast growing businesses in the communications industry, MultiPhone ability to continue to grow rapidly into a \$100+ million dollar corporation within the first 36 months of its corporate life is a goal well within its grasp.

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

Sincerely,



Orlando Padron
President

Multiphone Latin America

Multiphone Latin America (MLA) is a Telecommunication Corporation registered in the State of Florida, USA with international affiliates in Venezuela, Colombia, Nicaragua, Mexico, Panama and soon to expand its network into other areas of Latin America and the Caribbean.

MLA was formed with the purpose of providing telecommunications, via Satellite, between its Miami Headquarters and its affiliates in Latin America utilizing the latest Technology – Voice over IP.

A new, exciting and very rewarding opportunity in the business of communications has emerged!

Research into speech on the internet or “voice as data” as an alternative to traditional telecommunications was started as early as 1996 and the principals now envision the emergence of a new Latin American Caribbean Communication Infrastructure that is collectively owned and operated by Miami Based Multiphone Latin America.

The principals believe that opening these communication channels between the United States and Latin America will enhance and promote international trade by reducing the cost of communications between the two areas. They plan to launch this joint venture in a unique operational system under the brand name, **Multiphone Latin America** in order to deliver a number of traditional services, but using new and cost efficient technologies.

Multiphone Latin America counts with vast experience to this field - the founders believe that “voice as data” is the future of all communications. They have been involved with this technology from its inception and offer their telecommunications experience, the result of years of research. They also bring over thirty (30) years of business and entrepreneurship as well as a detailed understanding of the limitations of the business, financial requirements and government regulations.

Global Reach

Our “telephone online” network will allow Latin America and Caribbean subscribers global reach. Telephones in some 200 countries will be accessible, whether “online” or traditionally connected. To call to an ordinary phone will simply require the caller to connect to a global gateway that automatically links that call into the public telephone network at its destination. Per minute charges will apply but at a greatly reduced rate. Rate reductions will be enhanced as telephones in the region will now be originating calls via the internet and outside of their local telephone company.

Call Termination Services

Our Joint Venture Partners will share the financial benefits to be derived from terminating call traffic on behalf of a totally new internet or "IP" communication industry. With most call traffic predicted to move to the internet, there are explosive foreign exchange revenues to be derived from terminating this traffic on behalf of the new IP service providers.

Multiphone Latin America has already negotiated and will continue to negotiate on behalf of its prospective partners, to share in termination revenue flows that carry very few extra operating costs thereby contributing to very high net earnings.

Moderate start-up and operating costs ensure our ability to offer very competitive rates.

Key Technologies

Gateway Servers - will be utilized to distribute call and fax traffic globally within the framework of a global consortium of Internet gateways inter-connecting with the public telephone network. In practice however, the Latin American & Caribbean gateway will initially only terminate calls from the global carrier network at the phone numbers dialed. Provision of a more economical faxing rate is an option to be pursued. The limited use of servers is conceptualised in a manner suited to the present Caribbean environment.

Servers installed locally for terminating call traffic are a secure investment since there is no regulation on incoming traffic. There are significant earnings to be made from terminating calls on behalf of international carriers with call traffic bound for the local domain. These can be unencumbered revenues ensuring excellent returns on the investment.

VOIP (Voice over IP):

- deliver international calls via the internet directly from telephones
- eliminate or reduce per minute charges
- permit internet access without the aid of a PC

Our network supports both internet access and communications with a gateway provider so that calls originated with the aid of the appliance can be offloaded onto public telephone network (PSTN) to be terminated at local telephones. VOIP is a tremendous breakthrough for our communication concept.

Major products and services offered are:

- International Calling Cards
- International Dedicated Lines to Corporate Clients
- Internet Access

- Direct Satellite services to selected Latin American Countries
- Dial Up Communications
- Standard marketing and promotional support guidelines to its affiliates

A Safe Legal Technology

The Internet is a medium that is free of regulation. By first connecting a telephone to the Internet when making a call, your telephone company will not know when a call is being made since Internet traffic bypasses the telephone company. This traffic is handled by Multiphone Latin America. It is also impossible to differentiate a call from an e-mail message, for instance, both being in similar format.

Major Brand Name Support

Multiphone Latin America utilizes the highest quality and reliable equipment in the telecommunications and computer Industry in order to avoid any potential downtime – Cisco Systems and Compaq.

Joint Efforts and Experience

Two giants in the Industry comprise multiphone Latin America, RM Grupo Corporativo of Venezuela and Multiphone Colombia.

These two giant conglomerates will serve as the financial support to Multiphone LA.

RM Grupo Corporativo is Compaq Computer Corporation's first Marketing Partner in Venezuela with a fully developed infrastructure to cater to corporate clients, large private organizations and government requirements in all areas of Information Technology's services and products.

RM Grupo was founded in 1986 by a team of engineers and professionals specialized in electronics and computer systems. Since its inception, the organization has had, as a main focus, the corporate market and divided the same by industry and commerce type: Banking & Finance; Government, Health & Education; Telecommunications; Petroleum & Chemicals.

Since 1990, this operation has acquired sufficient resources that enables it to address the largest integration projects, the design and implementation of complete solutions for networks WAN / LAN.

In 1991, RM Grupo Corporativo is awarded the distribution of Compaq Computers. This prestigious product line receives the exclusive dedication of the entire corporation's marketing and sales staff together with Novell,

3Com & South Hills as the principal partners in the development of solutions.

The dedication and effort in handling the Compaq product line, earned **RM Grupo Corporativo** the certification as a CompaqCare Service Center within the first 5 years and in 1997 to be considered as one of the top three CompaqCare "Advanced" Service Centers in Venezuela. As recognition for this accomplishment, Compaq Computer Corporation has honored RM Grupo Corporativo the Compaq Excellence Award Reseller, as the Number 1 Corporate Distributor in the country.

Multiphone Colombia was founded in 1986 and is now present in 11 cities within the country. It has dominated the paging industry in Colombia for years now and has already entered in the telecommunications arena. Specifically, Voice over IP and cellular technologies.

This giant corporation counts with over 600 employees and its rapid growth and sound financial backbone guarantee Multiphone LA's success.

For Additional Information, please do not hesitate to contact Mr. Tony de Castro, Director of International Operations, at your earliest convenience. Tel.: 305-436-9797



RM Computer Systems, Inc.

2/99

Balance Sheet As of December 31, 1998

	Dec 31, '98
ASSETS	
Current Assets	
Checking/Savings	
Checking-Commercebank	31,574.30
Checking-Eastern National	18,243.46
MIAMI VIRTUAL MALL EASTER	927.27
Petty Cash	1,016.00
Total Checking/Savings	<u>51,761.03</u>
Other Current Assets	
Accounts Receivable	1,361,768.42
Due from Employee LS	392.94
Due from Employee RT	2,873.35
Due from Employee TDC	602.54
Inventory	59,655.00
Mortgage Escrow Account	2,655.84
Total Other Current Assets	<u>1,427,948.09</u>
Total Current Assets	<u>1,479,709.12</u>
Fixed Assets	
Automobile Equipment	19,877.05
Building	425,800.00
Closing Costs	15,608.04
Fixtures and Equipment	8,557.64
Forklift	13,731.47
Land	50,000.00
Less Acc Dep- Fixt & Equip	-966.00
Less Acc Dep-Dodge Van	-18,626.00
Less Acc Dep-Forklift	-13,734.47
Less Accum Dep-Building	-7,265.53
Total Fixed Assets	<u>492,982.20</u>
Other Assets	
DEPOSITS	225.00
Total Other Assets	<u>225.00</u>
TOTAL ASSETS	<u>1,972,916.32</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accounts Payable-Trade	1,380,843.74
FICA Tax Payable	545.06
Income Taxes Payable	-3,297.00
Total Other Current Liabilities	<u>1,378,091.80</u>
Total Current Liabilities	<u>1,378,091.80</u>
Long Term Liabilities	
HELM BANK (MORTGAGE PAYMENT)	373,594.82
Note Payable-Forklift	10,957.21
Sun Trust-Dodge Van	12,609.59
Total Long Term Liabilities	<u>397,161.62</u>
Total Liabilities	<u>1,775,253.42</u>
Equity	
Additional Paid in Capital	114,530.10
Common Stock	21,418.30
Net Income	61,714.50
Total Equity	<u>197,662.90</u>
TOTAL LIABILITIES & EQUITY	<u>1,972,916.32</u>

Page 1



RM Computer Systems, Inc.

2/99

Profit and Loss January through December 1998

	Jan - Dec '98
Ordinary Income/Expense	
Income	
Other Income	1 476.68
Salary (Salary Income)	0.00
Sales	8,143,317.90
Total Income	8,144,794.58
Cost of Goods Sold	
Freight	164,742.37
Purchases	7,065,064.35
Service	725.00
Total COGS	7,230,531.72
Gross Profit	914,262.86
Expense	
Accounting	4,479.60
Advertising Integrator	4,987.35
Advertising MVM	1,450.00
Advertising-RM Computer	8,605.16
Association Fees	810.00
Auto Expenses	
Fuel	141.50
Insurance OPB	3,598.46
Insurance VAN	2,751.43
Loan OPB	5,369.90
Misc. OPB	130.00
Service	350.72
Auto Expenses - Other	0.00
Total Auto Expenses	12,340.01
Bad Debt	159,581.56
Bank Charges	8,086.26
Charitable Donations	
Cash Contrib. (Cash Contributions)	30.00
Total Charitable Donations	30.00
Collection Expenses	
Attorney Fees	9,302.25
Total Collection Expenses	9,302.25
Commissions	392.94
Communications Expense	
Cabling & Wiring	6,219.47
Cellular-Alarm	105.00
Cellular-OPB	2,184.05
Cellular-Warehouse	884.82
long distance	24,685.34
Office	5,978.07
Online Data Expense	10,060.07
Total Communications Expense	50,116.82
Credit Card Charges	3,246.55
Depreciation Expense	21,000.00
Dues and Subscriptions	343.85
Education	5,726.68
Extermination	267.80
Forklift Expenses	
Fuel	220.00
Gas	80.00
Late Fee	26.54
Service	323.98
Total Forklift Expenses	650.52
Gifts	260.00
Gross Wages	0.00
Insurance	
Commercial Liability	6,442.40
Insurance (Medical)	8,881.46
Workers Comp	2,142.18



RM Computer Systems, Inc.

2/99

Profit and Loss January through December 1998

	Jan - Dec '98
Total Insurance	17 466.04
Janitorial Services	5,369.96
L&P Fees	5,796.40
Late Fees	31.19
Legal	3,800.86
Licenses and Fees	338.75
LOAN - L. RAMIREZ	0.00
Marketing Expenses	
Air Transportation	11,382.15
Ground Transportation	17,073.22
Lodging	11,382.15
Meals	24,093.40
Other	5,691.05
Marketing Expenses - Other	0.01
Total Marketing Expenses	69 621.98
Medical	
Doctor	241.00
Total Medical	241.00
Miscellaneous	474.93
Mortgage Interest	20,573.06
MVM Consulting Services	10,975.00
Office Expenses	
Misc. Office Expenses	4,986.03
Office Meals	361.36
Printing	13.74
Supplies	
MVM	3,435.00
Supplies - Other	34,376.97
Total Supplies	37 811.97
Office Expenses - Other	3,463.21
Total Office Expenses	46 636.31
Payroll Expenses	
Outside sales commission	1,012.00
Payroll	284 001.09
Payroll Processing Service	991.62
Temporary Help	11,018.50
Total Payroll Expenses	297 023.21
Postage & Shipping	3.00
Renovations	6,241.41
Rent Paid	6,994.55
Repairs	5,302.02
Security	
Alarm	9,043.73
Locksmith	2,185.50
Miscellaneous	104.90
Total Security	11 334.13
-split-	0.00
Subscriptions	167.94
Supplies	686.16
Tax Spouse (Spouse's Taxes)	
Fed (Federal Tax)	0.00
Soc Sec (Soc Sec Tax)	0.00
Total Tax Spouse (Spouse's Taxes)	0.00
Taxes	
Federal Tax	0.00
Other (Misc. Taxes)	0.00
Property (Property Tax)	9,917.71
Soc Sec Tax	35,782.37
State (State Tax)	63.13
Taxes - Other	0.00
Total Taxes	45 763.21
Uncategorized Expenses	0.00

Page 2



RM Computer Systems, Inc.

2/99

Profit and Loss January through December 1998

	<u>Jan - Dec '98</u>
Wages (Wages & Job Credits)	0.00
Water, Electric	
Electricity	6,029.90
Total Water, Electric	<u>6,029.90</u>
Total Expense	<u>852,548.36</u>
Net Ordinary Income	<u>61,714.50</u>
Net Income	<u>61,714.50</u>

Page 3

Robert Walker

Experience

Senior Communication Specialist Sunshine Communications, Inc
1994-1998

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

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

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

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

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

Education

1980–1984 Brooklyn College Brooklyn , NY
▪ B.A., Marketing, Computer Science.

Interests

Computers, cars.

George Fernandez

	1994 – 1999	IDS Communications	Fort Lauderdale, FL
Experience		Area Manager Responsible for the recruiting, hiring, technical training of sales reps that market DS3,OC3, OC12+, Frame Relay and voice to Fortune 100 and Fortune 500 companies. Working as a team with GST Dir. Of Operations, Dir. Of Business Development and legal department in the research, development and installation of a 35 million dollar fiber optic network. Researched and compiled complex, multi million dollar financial justifications for network buildouts and installation of "fiber to the door" of customer sites. Key member of complex negotiations between GST and City Governments, Public Utilities, outside contractors and other Telecom companies to facilitate installation and expansion of the GST network.	
	1992 – 1994	Innovation Computers	Deerfield Beach, FL
		TELECOMMUNICATIONS MANAGER Member of Strategic Planning Team, Administrative Support Team and Technical Support Team in a self managed team environment. Current responsibilities include: Identify, develop and manage telecommunications projects; Audit and analyze telecommunication expenses to ensure recovery of cost, accuracy of charges and optimal solution; Participate in the development of strategic telecommunications direction. Previous responsibilities included the management of the telecommunication expense budget	
Education	1988- 1992	Oklahoma University	Oklahoma City, OK
		■ BA Computer Science & Engineering	
Reference		On Request	

22423 Overture Circle
Boca Raton, FL 33428
561-488-9284 Fax 954-252-3740

Madhu Sethi

Experience

Vice President of International Marketing

Colmena Corp, Inc

1996-Present

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

President /CEO

Business Technology Systems, Inc

1994-1996

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

President /CEO

Innovation Computers, Inc

1989-1994

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

Vice President Marketing/Sales

Computer World, Inc

1986-1989

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

Education

1980-1986

St. Johns University

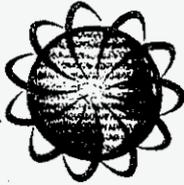
New York, NY

BA, MS International Marketing and Finance.

Graduated Summa Cum Laude.

References

On Request



MultiPhone

ORIGINAL

DEPOSIT DATE
D268 # MAR 27 2000

March 1, 2000

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

To whom it may concern,

000352-TI

As majority shareholder in Multiphone Latin America, Inc., I have the sufficient financial capability to provide, maintain and to meet its equipment leases and operating obligations. I have been in the Telecommunications field for the last 10 years and have always fulfilled my responsibility.

- AFA _____
- APP _____
- CAF _____
- CMU _____
- CTR _____
- EAG _____
- LEG _____
- MAS _____
- OPC _____
- RFR _____
- SEC _____
- WAW _____
- OTH _____

We have never failed to fulfill our commitments to our suppliers and customers and we will be able to fulfill our commitment and financial responsibility that are being requested of us.

Sincerely Yours,

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KENNETH JACOBI & ASSOCIATES, INC.

06-99

1081

954-437-5157
8811 N.W. 13TH STREET
PEMBROKE PINES, FL 33024

DATE 3/2

63-4/630 FL
1592

PAY TO THE ORDER OF FLORIDA PSC

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Two Hundred Fifty and 00/100

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