

Regnum Group, Inc

1020 NW 163rd Drive, Miami FL 33169
Tel 305-914-3364 Fax 305-914-3435

May 1, 2001

010654-TX

Florida Public Service Commission
2540 Shumard Oak Blvd
Tallahassee, Florida 32399-0850

Re: Ntera, Inc.

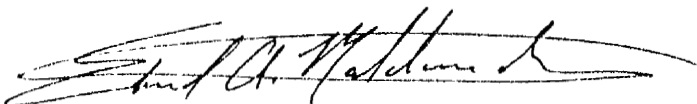
Dear Sir or Madam:

On behalf of our client Ntera, Inc., Inc. enclosed herewith please find the following documents:

1. Six (6) copies of an Application for Certificate of Public Convenience and Necessity to provide Alternative Local Exchange Service within the State of Florida.
2. Six (6) copies of Ntera, Inc.'s Tariff
3. Original Certificate of good standing
4. Check payable to Florida PSC in the amount of **\$250.00** to cover the cost of filing

Should you have any questions, comments or require additional information, please do not hesitate to contact me at: 305-914-3464

Sincerely yours,



Edward Maldonado, Esq.
Principal

DOCUMENT NUMBER-DATE

05518 MAY-2001

FPSC-RECORDS/REPORTING

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

DIVISION OF REGULATORY OVERSIGHT
CERTIFICATION SECTION

APPLICATION FORM
for
AUTHORITY TO PROVIDE
ALTERNATIVE LOCAL EXCHANGE SERVICE
WITHIN THE STATE OF FLORIDA

Instructions

- ◆ This form is used as an application for an original certificate and for approval of the 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 Page 12).
- ◆ 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

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

Florida Public Service Commission
Division of Regulatory Oversight
Certification Section
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0850
(850) 413-6480

APPLICATION

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

Original certificate (new company).

Approval of transfer of existing certificate: Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority.

Approval of assignment of existing certificate: Example, a certificated company purchases an existing company and desires to retain the certificate of authority of that company.

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: NTERA, Inc.

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

4. Official mailing address (including street name & number, post office box, city, state, zip code): 1020 N.W. 163rd Drive, Miami, Florida 33169

5. Florida address (including street name & number, post office box, city, state, zip code): 1020 N.W. 163rd Drive, Miami, Florida 33169

6. 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 | |

7. If individual, provide:

Name:

Title:

Address:

City/State/Zip:

Telephone No.: _____ Fax No.:

Internet E-Mail Address:

Internet Website Address:

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

(a) The Florida Secretary of State corporate registration number:

P01000033220

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

(a) The Florida Secretary of State corporate registration number:

10. 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:

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

(a) The Florida Secretary of State registration number:

12. 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:

13. 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:

14. Provide F.E.I. Number(if applicable): 65-1087859

15. 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. Provide explanation.

N/A

(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.

N/A

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

(a) The application:

Name: Edward Maldonado, Esq., c/o: Regnum Group, Inc.

Title: Regulatory Affairs

Address: 1020 N.W. 163rd Drive

City/State/Zip: Miami, Florida

Telephone No.: 305-914-3464 Fax No.: 305-625-8167

Internet E-Mail Address: Regnum-group@usa.net

Internet Website Address:

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

Name: Korhan Aydin

Title: Operations

Address: 1020 N.W. 163rd Drive,

City/State/Zip: Miami, Florida 33169

305-914-3364 Fax No.: 305-625-8167

Internet E-Mail Address:

Internet Website Address:

(c) Complaints/Inquiries from customers:

Name: Kenneth Jacobi

Title: Regulatory Affairs

Address: 1020 N.W. 163rd Drive

City/State/Zip: Miami, Florida 33169

Telephone No.: 305-914-3364 Fax No.: 305-625-8167

Internet E-Mail Address:

Internet Website Address:

17. List the states in which the applicant:

(a) has operated as an alternative local exchange company.

N/A

(b) has applications pending to be certificated as an alternative local exchange company.

N/A

(c) is certificated to operate as an alternative local exchange company.

None

- (d) has been denied authority to operate as an alternative local exchange 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

18. Submit the following:

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

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

THIS PAGE MUST BE COMPLETED AND SIGNED
APPLICANT ACKNOWLEDGMENT STATEMENT

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

UTILITY OFFICIAL:

Kenneth Jacobi
Print Name


Signature

VICE PRESIDENT 5/1/01
Title Date

305-914-3364 305-625-8167
Telephone No. Fax No.

Address: 1020 N.W. 163RD Drive, Miami, Florida 33169

THIS PAGE MUST BE COMPLETED AND SIGNED

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:

Kenneth Jacobi

Print Name



Signature

VICE PRESIDENT **5/1/01**

Title Date

305-914-3364 **305-625-8167**

Telephone No. Fax No.

Address: 1020 N.W. 163RD Drive, Miami, Florida 33169

INTRASTATE NETWORK (if available)

Chapter 25-24.825 (5), Florida Administrative Code, requires the company to make available to staff the alternative local exchange service areas only upon request.

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

1) _____ 2)

3) _____ 4)

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

1) _____ 2)

3) _____ 4)

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

POP-to-POP

OWNERSHIP

1) _____

2) _____

3) _____

4) _____

NTERA,INC

COVER LETTER

PUC APPLICATION

Tariff

Affidavit (Verification)

Articles of incorporation

Certificate of good standing

Proposed service area map

FINANCIALS -LETTER OF RESPONSIBILITY, BANK STATEMENTS, ETC..

Estimated number of customers

Resumes

Business Plan

TITLE SHEET**FLORIDA TELECOMMUNICATIONS PRICE LIST**

This price list contains the descriptions, regulations, service standards and rates applicable to the furnishing of service and facilities for local services telecommunications provided by NTERA, Inc, with principal offices at 1020 NW 163rd Drive, Miami FL 33169. This price list applies for services furnished within the state of Florida. This price list 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: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

CHECK SHEET

The sheets listed below, which are inclusive of this price list, 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 price list 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

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
 1020 NW 163rd Drive
 Miami, Florida 33169

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Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SYMBOLS SHEET

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

- D - Delete or Discontinue
- I - Change resulting in an Increase to a Customer's Bill
- M - Moved from Another Price List Location
- N - New
- R - Change Resulting in a Reduction to a Customer's Bill
- T - Change in Text or Regulation, but no Change in Rate or Charge

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

PRICE LIST 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 price list. 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 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc., the FPSC follows in their price list approval process, the most current sheet number on file with the Commission is not always the price list page in effect. Consult the Check Sheet for the sheet currently in effect.
- C. **Paragraph Numbering Sequence** - There is 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).

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

PRICE LIST FORMAT SHEETS

- D. **Check Sheets** - When a price list filing is made with the FPSC, an updated check sheet accompanies the price list filing. The check sheet lists the sheets contained in the price list, 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 symbol 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 price list 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: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

- Access Line -** An arrangement that connects the customer's location to a NTERA, Inc, network-switching center.
- Company or Carrier -** NTERA, 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 price list regulations.
- Day -** From 8:00 A.M. up to, but not including, 5:00 P.M. local time, Saturday through Friday.
- Evening -** From 5:00 P.M. up to, but not including, 11:00 P.M. local time, Saturday through Friday.
- Holidays -** NTERA, Inc recognized holidays are: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas Day.
- Night/Weekend -** From 11:00 P.M. up to, but not including 8:00 A.M. Saturday through Friday, and 8:00 A.M. Saturday up to, but not including, 6:00 P.M. Saturday.

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 2 - RULES, REGULATIONS AND SERVICE QUALITY CRITERIA**2.1 Availability of Service**

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

The Company's installs operates and maintains the communications services provided herein in accordance with the terms and conditions set forth under this price list. 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.

2.2 Limitations.

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

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 price list.

2.2.3 All facilities provided under this price list 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 price list 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 Alternative Local Exchange Company from the Florida Public Service Commission.

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 2 - RULES, REGULATIONS AND SERVICE QUALITY CRITERIA Continue

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, and 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.

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" - 720 hours in month

"C" - total monthly charge for affected facility

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
 1020 NW 163rd Drive
 Miami, Florida 33169

SECTION 2 - RULES, REGULATIONS AND SERVICE QUALITY CRITERIA Continue**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 price list.
- 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.

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 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: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 2 - RULES, REGULATIONS AND SERVICE QUALITY CRITERIA Continue**2.10 Emergency Telephone Number Service (911 Service)**

Emergency Telephone Number Service (911 Service) is an arrangement of Company central office and trunking facilities whereby any telephone user who dials the number 911 will reach the emergency report center for the telephone from which the number is dialed or will be routed to an operator if all lines to an emergency report center are busy. If no emergency report center exists for a central office entity, a telephone user who dials the number 911 will be routed to an operator. The telephone user who dials the 911 numbers will not be charged for the call. During temporary disconnection for residential service 911 will not be disconnected for non-payment.

2.11 Customer Complaints and/or Billing Inquiries

Customers have the right to refer billing disputes and any other complaints to NTERA, Inc. at 1020 NW 163rd Drive Miami, FL 33169. NTERA Customer Service Department can be reached by dialing 1-800-832-8875. Fax 305-914-3435

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 3 - BASIC SERVICE DESCRIPTIONS**3.1 Prepaid Local Exchange Service**

Prepaid Local Exchange Service is provided to business and residential customers for inbound and outbound calling within a local exchange calling area. Service is offered on a prepaid basis only. All charges must be paid prior to activation. Monthly charges must be paid in order for service to continue uninterrupted. The quality of service provided to the customer will be equal to the service provided by the company's underlying carrier.

This service allows Customers unlimited calling each month within the local exchange calling area. Service also includes access to emergency agencies through 911, access to toll-free numbers (e.g., 800/888) and access to the local operator by dialing "0"

All other local and long distance services are blocked. Long distance calls placed through an operator must be on a collect or as a third party billing recipient.

3.2 Custom Calling Features

Any NTERA Customer Custom Calling Features, subscribing to Prepaid Local Exchange Service may obtain as listed below, where technically available.

Call Forwarding:	Permits the Customer to automatically transfer all incoming calls to another telephone number of their choice and restore it to normal operation at their discretion. Calls may only be forwarded to other telephone numbers within the same local exchange calling area.
Busy/No Answer Call Forwarding:	Transfers incoming lines when the Customer's line is busy. The numbers calls are transferred to is fixed by the Customer. Calls may be transferred only to other telephone numbers within the same local exchange calling area.
Call Waiting:	Notifies the Customer, engaged in a call, of an incoming call through a tone signal. Customers may place the first call on hold and answer the waiting call by operation of the switchhook, and may alternate between the two calls.

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 3 – BASIC SERVICE DESCRIPTIONS (Continue)

Three-Way Calling:

Permits the Customer to add a third party to an established connection. The third party must be within the same local exchange calling area.

Speed Dialing:

Permits the Customer to place calls to other telephone numbers by dialing a one or two digit code rather than the complete telephone number

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 4-RATE**4.1 Residential Monthly Charges**

Customers are billed a one-time activation charge for each Prepaid Account and a monthly recurring charge for usage.

Activation fee: \$69.95

Monthly Usage Charge: \$39.95

Activation Fee Second Line: \$35.95

Second Line - \$20.00

Custom Calling Features

Call Forwarding: \$6.95

Busy/No Answer \$6.95

Call Waiting \$6.95

Three Way Calling \$6.95

Speed Dialing \$6.95

Package A (3 Features) \$15.00

Package B (all Features) \$25.00

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

SECTION 4-RATES (continue)

4.2 **Business Monthly Charges**

Customers are billed a one-time activation charge for each Prepaid Account and a monthly recurring charge for usage.

Activation fee:	\$39.95
Monthly Usage Charge:	\$29.95
Activation Fee Second Line:	\$39.95
Second Line	\$25.00
Additional Lines	\$15.00

Custom Calling Features

Call Forwarding:	\$5.95
Busy/No Answer	\$5.95
Call Waiting	\$5.95
Three Way Calling	\$5.95
Speed Dialing	\$5.95

Package A (3 Features) \$15.00

Package B (all Features) \$25.00

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
 1020 NW 163rd Drive
 Miami, Florida 33169

SECTION 5 - NON-BASIC SERVICE DESCRIPTION**5.1 Telecommunications Relay Service**

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay services calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that were 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 charges such as a credit card surcharge.

ISSUED: May 1, 2001

EFFECTIVE: _____

By:

Engin Yesil - President
1020 NW 163rd Drive
Miami, Florida 33169

1020 NW 163RD DRIVE MIAMI, FL 33169 TEL: 305-914-3452 FAX: 305-914-3453



April 27, 2001

State of Florida Public Service Commission
2540 Shumard Oak Blvd
Tallahassee, Florida 32399-0850

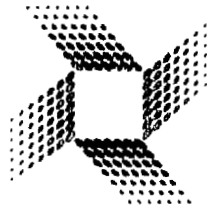
Dear Sir or Madam:

NTERA, Inc. will function as a full service telecom company; the company is developing a wide range of marketing and distribution channel in order to expand its customer base. We are projecting in our first year gross sales of over 3 million and expect to double that amount each year.

NTERA, Inc. will market its products by using networks of independent agents and distributors. We will also market through our own direct sales force to have the greatest impact on the market.

Sincerely,

Engin Yesil
President



RADIANT

April 25, 2001

Florida Public Service Commission
State of Florida Public Service Commission
2540 Shumard Oak Blvd
Tallahassee, Florida 32399-0850

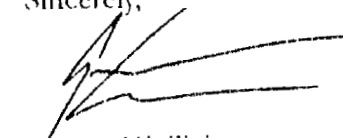
Re: NTERA, Inc.

Dear Sir or Madam:

Radiant Telecom, Inc. is a full service telecom company that has been in business for over 3 years. With the experience and vast customer base, Radiant expects to triple it's sales and succeed in this venture. Radiant Telecom has the financial capability to help NTERA, Inc reach its financial goals and obligations and will assist NTERA, Inc. in any project that may arise. Radiant Telecom, Inc. will ensure NTERA's success in the telecom business.

Radiant Telecom, Inc. has never failed in fulfilling its commitments and will assume financial responsibility for NTERA, Inc. if needed.

Sincerely,



Guven Kivilicim
President

1020 NW 163rd DRIVE MIAMI, FL 33169
PHONE: 1.305.914.3434 FAX: 1.305.914.3435
WWW.RADIANTTELECOM.COM

Breakdown of Sales Local Phone Service 1999-2000

Description / Period	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Jan-02	Feb-02
New Customer Income @39.95	\$1,678	\$14,861	\$32,439	\$54,412	\$80,779	\$111,540	\$159,880
Repeat Customer Income	\$0	\$1,678	\$16,539	\$48,978	\$103,390	\$184,169	\$295,709
Total Income from Customers	\$1,678	\$16,539	\$48,978	\$103,390	\$184,169	\$295,709	\$455,589
New Phone Line Activation @79.95	\$3,358	\$29,741	\$64,919	\$108,892	\$161,659	\$223,220	\$319,960
10% Loss Customer Per Month @\$40	\$0	(\$1,480)	(\$3,240)	(\$5,440)	(\$8,080)	(\$11,160)	(\$16,000)
Gross Sales	\$5,036	\$47,761	\$117,138	\$217,722	\$353,908	\$530,090	\$791,549
Total Customers	42	372	812	1362	2022	2792	4002
Total Customers per Month	42	330	440	550	660	770	1210
Loss Customers per Month (10%)	0	37	81	136	202	279	400
New Customer per Day	0	15	20	25	30	35	55
New Customer Line Charge	\$630	\$5,580	\$12,180	\$20,430	\$30,330	\$41,880	\$60,030
Repeat Line Charge	\$0	\$630	\$6,210	\$18,390	\$38,820	\$69,150	\$111,030
Total Monthly line Charge	\$630	\$6,210	\$18,390	\$38,820	\$69,150	\$111,030	\$171,060
BellSouth Line New line Charge	\$1,638	\$14,508	\$31,668	\$53,118	\$78,858	\$108,888	\$156,078
Total BellSouth Charged	\$2,268	\$20,718	\$50,058	\$91,938	\$148,008	\$219,918	\$327,138
Telecommunication Tax 11%	\$554	\$5,254	\$12,885	\$23,949	\$38,930	\$58,310	\$87,070
Gross Profit	\$2,214	\$21,789	\$54,195	\$101,834	\$166,970	\$251,862	\$377,340
Operating Expenses							
Telemarketing Manager	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Telemarketing/Customer Services	\$8,400	\$8,400	\$8,400	\$9,800	\$9,800	\$15,300	\$15,300
Bookkeeper	\$0	\$0	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Federal Payroll Tax 20%	\$2,280	\$2,280	\$2,880	\$3,160	\$3,160	\$4,260	\$4,260
Depreciation	\$0	\$0	\$100	\$100	\$100	\$100	\$100
Dues & Subscriptions	\$0	\$0	\$0	\$110	\$110	\$110	\$110
Exhibits & Shows	\$0	\$0	\$0	\$500	\$500	\$500	\$500
Equipment - Rental	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Insurance	\$415	\$415	\$415	\$500	\$500	\$500	\$500
Legal & Accounting	\$0	\$1,500	\$1,500	\$2,500	\$2,500	\$3,000	\$3,000
Miscellaneous	\$0	\$0	\$50	\$50	\$50	\$50	\$100
Repairs & Maintenance	\$0	\$0	\$100	\$100	\$200	\$200	\$200
Rent	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Advertising/ Radio Newspapers	\$20,000	\$20,000	\$20,000	\$20,000	\$25,000	\$25,000	\$30,000
Proactive Telemarketing Service	\$0	\$0	\$0	\$0	\$0	\$6,000	\$15,000
Billing Outsource @1.25 per Customer	\$53	\$465	\$1,015	\$1,703	\$2,528	\$3,490	\$5,003
Telephone	\$500	\$500	\$750	\$1,250	\$1,700	\$2,225	\$3,000
Utilities	\$225	\$225	\$225	\$400	\$500	\$500	\$500
Office Expenses	\$0	\$0	\$250	\$250	\$300	\$300	\$500
Traveling Expenses	\$300	\$300	\$750	\$750	\$1,250	\$1,250	\$1,250
Total Expenses	\$38,673	\$40,585	\$45,935	\$50,673	\$57,698	\$72,285	\$88,823
Net Profit /Loss	(\$36,459)	(\$18,796)	\$8,260	\$51,162	\$109,272	\$179,577	\$288,518

Cost for Southern Bell Local Dial Tone is \$15.00 per month. Sold at \$39.95 per Month
 Cost for new Phone installation is \$39.00. Sold for \$79.95
 Misc BellSouth charges are included

Breakdown of Sales Local Phone Service 1999-2000

Mar-02	Apr-02	May-02	Jun-02	Jul-02	Total
\$221,403	\$296,109	\$383,999	\$485,073	\$594,935	\$2,437,110
\$455,589	\$676,992	\$973,101	\$1,357,100	\$1,842,173	\$5,955,418
\$676,992	\$973,101	\$1,357,100	\$1,842,173	\$2,437,108	\$8,392,528
\$443,083	\$592,589	\$768,479	\$970,753	\$1,190,615	\$4,877,270
(\$22,160)	(\$29,640)	(\$38,440)	(\$48,560)	(\$59,560)	(\$243,760)
\$1,142,235	\$1,595,331	\$2,164,020	\$2,861,486	\$3,687,284	\$13,513,558
5542	7412	9612	12142	14892	
1540	1870	2200	2530	2750	
554	741	961	1214	1489	
70	85	100	115	125	
\$83,130	\$111,180	\$144,180	\$182,130	\$223,380	\$915,060
\$171,060	\$254,190	\$365,370	\$509,550	\$691,680	\$2,236,080
\$254,190	\$365,370	\$509,550	\$691,680	\$915,060	\$3,151,140
\$216,138	\$289,068	\$374,868	\$473,538	\$580,788	\$2,379,156
\$470,328	\$654,438	\$884,418	\$1,165,218	\$1,495,848	\$5,530,296
\$125,646	\$175,486	\$238,042	\$314,763	\$405,601	\$1,486,491
\$546,261	\$765,406	\$1,041,560	\$1,381,504	\$1,785,835	\$6,496,770
\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$36,000
\$18,400	\$18,400	\$21,700	\$21,700	\$21,700	\$177,300
\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$30,000
\$4,880	\$4,880	\$5,540	\$5,540	\$5,540	\$48,660
\$100	\$100	\$100	\$100	\$100	\$1,000
\$110	\$110	\$110	\$110	\$110	\$990
\$600	\$600	\$600	\$600	\$600	\$5,000
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$24,000
\$600	\$600	\$600	\$600	\$600	\$6,245
\$4,000	\$4,000	\$5,000	\$5,000	\$5,000	\$37,000
\$100	\$100	\$100	\$100	\$100	\$800
\$200	\$200	\$200	\$200	\$200	\$1,800
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$20,500
\$45,000	\$45,000	\$55,000	\$55,000	\$55,000	\$415,000
\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$96,000
\$6,928	\$9,265	\$12,015	\$15,178	\$18,615	\$76,255
\$3,000	\$3,000	\$3,000	\$3,500	\$3,500	\$25,925
\$750	\$750	\$750	\$750	\$750	\$6,325
\$500	\$500	\$500	\$500	\$500	\$4,100
\$1,700	\$1,700	\$2,100	\$2,100	\$2,500	\$15,950
\$111,868	\$114,205	\$132,315	\$135,978	\$139,815	\$1,028,850
\$434,393	\$651,201	\$909,245	\$1,245,527	\$1,646,020	\$5,467,920

State of Florida



Department of State

I certify the attached is a true and correct copy of the Articles of Incorporation of NTERA, INC., a Florida corporation, filed on April 2, 2001, as shown by the records of this office.

The document number of this corporation is P01000033220.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Second day of April, 2001



CR2EO22 (1-99)

Katherine Harris

Katherine Harris
Secretary of State

ARTICLES OF INCORPORATION**FILED**

01 APR -2, PM 2:27

SECRETARY OF STATE
TALLAHASSEE, FLORIDA**OF****NTERA, INC.**

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I: NAME

The name of the corporation is **NTERA, INC.**

ARTICLE II: PRINCIPAL OFFICE

The principal place of business and mailing address of the corporation is **1020 NW 163 Dr., Miami, FL 33169.**

ARTICLE III: CAPITAL STOCK

The number of shares of stock that this corporation is authorized to have outstanding at any one time is fifty million (50,000,000) shares having a par value of (\$.01) per share.

ARTICLE IV: INITIAL REGISTERED AGENT AND ADDRESS

The name and address of the initial registered agent is **Regnum Group, Inc., 1020 NW 163 Drive, Miami, FL 33169.**

ARTICLE V: INCORPORATOR

The name and address of the incorporator of these Articles of Incorporation is **Capital Connection, Inc., 417 E. Virginia St., Suite 1, Tallahassee, FL 32301.**

ARTICLE VI: INITIAL BOARD OF DIRECTORS

The name and address of each member of the initial Board of Directors of the corporation is **President/ Treasurer: Engin Yesil, Secretary: Kenneth Jacobi, 1020 NW 163 Dr., Miami, FL 33169.**

The undersigned has executed these Articles of Incorporation this 2nd day of April 2001.

"Capital Connection, Inc. by Stacey Leggett, Client Representative"

Stacey Leggett

BRIEF BUSINESS PLAN

Competition Local Exchange Carrier (CLEC)

In February of 1996, The Telecom Act opened up local markets to competition by removing legal barriers that were prohibiting companies from entering the larger local telephone business on a nationwide basis. Formerly, local service was available only through one of the local Bell companies in a single region in effect a regional monopoly. On August 8, 1996, the Federal Communications Commission ("FCC") released the First Report and Order, followed immediately by a Second Report and Order, in CC Docket No. 96-98 (collectively the "Local Competition Orders") adopting rules to implement the local competition provisions of the Telecommunications Act of 1996 (the "1996 Act"). These decisions, totaling more than 1,000 pages, are a landmark step in implementation of the 1996 Act, and the first concrete national effort to fashion rules for the development of effectively competitive local telephone markets. The FCC's actions come after months of intense lobbying and political wrangling, and establish a framework of federal standards to guide state regulators and potential competitors as they open the final frontier of telecommunications competition, the local exchange service market.

Much like the sounding gun of the last great land rushes of the 19th century, the Local Competition Orders signal the beginning of an all-out stampede for companies to establish their positions in the \$100 billion local telephone service market. Unlike the land rush, however, potential competitors are not home free once they stake out the territory they wish to serve. New entrants must confront entrenched local exchange carrier ("LEC") monopolists seeking to protect their interests and endure local competition proceedings conducted by state public utility commissions to establish specific rates and procedures.

Incumbent LECs must provide, to any requesting carrier, nondiscriminatory access to network elements on an unbundled basis at any "technically feasible" point. Incumbent LECs must also provide access to the features, functions and capabilities associated with unbundled network elements, in a manner that will allow a requesting carrier to provide any service that can be offered. Through that element. Incumbent LECs must make available to competitors a minimum of seven unbundled network elements:

- 1.local loops;
- 2.network interface devices ("NID");
- 3.local and tandem switches;
- 4.interoffice transmission facilities;
- 5.signaling and call-related database facilities;
- 6.operations support systems and functions; and
- 7.operator and directory assistance facilities.

After a strong 2001 in which the CLECs outperformed the other Telecom indices and the broader market alike by a wide margin, the best is yet to come.

While 1997 was clearly a successful year with respect to market share gains, revenue growth and operational expansion, more than anything it was a year of preparation in which the CLECs readied themselves to wage an all out war on ILECs in 1998 and beyond.

We expect this year to be characterized by an ongoing acceleration in the CLECs sales of access lines as they continue to expand their sales and distribution channels, enter new markets and see improvements in the rate of provisioning available from the ILECs. The CLECs are clearly well positioned to take a share within a robust local market approximately \$105 billion in size and growing at more than five percent annually. Moreover, the entry into complementary lines of business such as long distance, data and Internet services will significantly expand the CLECs addressable market opportunity and improve their competitive position in the marketplace. With positive trends from an industry perspective and from the broader market environment, we believe the CLECs look increasingly attractive as long-term investments. The following graphs and descriptions help illustrate our thoughts on the CLECs. We believe the fourth quarter results from the CLECs are clear evidence the market has entered a "sweet spot" in the operational cycle for these companies. The quarter was characterized by four very positive trends, which are expected to continue during the four quarters of 2001:

1. Strong sequential revenue growth in all lines of business, with particular strength in local dial tone, data and Internet services. Even the largest industry player posted 14.5 percent sequential revenue growth versus the third quarter of 2001.
2. Acceleration in the rate of access lines installed during the quarter versus last quarter.
3. An improvement in quality of the access lines installed, as more line were on net and on-switch this quarter than in any previous quarter.
4. Dramatic gains toward profitability as average CLEC posted a 500-to 1,000 basis-point expansions in its EBITDA margin during the quarter.

All of these trends show that the fundamentals are intact and that positive EBITDA is on the horizon. We believe these positive trends should continue to create an attractive market for CLEC stocks well into the second half of 2000.

The CLECs will hit their stride as sales and marketing machines during 2000. If 2000 was a year of regulatory maneuvering and 2001 was a year of preparation, then this year is likely to be the first time in which CLECs demonstrate their ability to gain market share in a big way. The CLECs took over 750,000 access lines from the ILECs during 2000, and they could triple that amount in 2001. We believe strong market share gains, evidenced by access line sales, will be varying favorably received by the investment community. The robust revenue growth posted by the CLECs is occurring on the back of a substantial fixed-cost network investment, creating powerful operating leverage. As such, we believe the CLECs are all poised to post diminishing EBITDA losses during the next few quarters and to post positive EBITDA during the second half of 2000.

Another important benefit of the consolidation that has occurred in the industry, is the fact that it has shrunk the over equity float of the group substantially. At the end of 2000 the CLEC industry had a float of approximately \$9 billion in equity value, which after removing \$1.7 billion in float associated with Brooks Fiber and the forthcoming merger of AT&T with Teleport, will reduce the CLEC industry's float to approximately \$4 billion. Needless to say, any industry characterized by expanding investor demand and a shrinking supply of equity is likely to see strong stock price returns.

Our strategy will be to go after the huge minority population in the State of Florida, New York, California and Texas.

Initial Objectives

Develop CLEC Operation in South Florida Area - 460 LATA Expand CLEC operations to all BellSouth states/areas. Expand CLEC operation to other major metropolitan areas/states. Offer Long Distance, Calling Cards & Promotions to CLEC customers.

Potential Customers who have

- No Credit!
- Bad Credit!
- Low Income!
- Illegal immigration status!
- Cannot afford deposit required by Bell South.

All services are prepaid no collection problems. Profit Margins are very high 35-54% Customer base will purchase other services, I.e. long distance, telephone cards, and promotions.

Implementation Logic

Payment Centers are Key.

- Each Center has 2000-3000 customers per month for other services i.e. Check Cashing
- Potential CLEC customers are **captive!**
- Signage & Literature are available for customer perusal while making other transactions
- Potential customer can obtain service “on-the-spot”

Potential Customer can take brochure and call or mail in to NTera

Conclusion

As you can see the telecommunications industry has just begun, over the next 5 years our company will expand. The overall telecommunications market grew by more than 11 percent in 2000, generating revenues of \$406.7 billion. The fastest growing segments were emerging technology, which was up 60 percent over 2001, and CTI hardware and software, which saw an increase of 49 percent, compared 2001.

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



Cash Management Small Business Checking

02

142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/05	4,200.00	FUNDS TRANSFER (ADVICE 000905031101) RCVD FROM BANK OF TEXAS NAT/ ORG = S K MARKETING INC RFB = 20000905142741CH OBI = PLEASE INFORM CUSTOM REF = 20000905142741CH 04:28P
9/05	4,438.50	DEPOSIT
9/05	7,122.19	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000905 PPD MISC SETTLE FLTRADTCM
9/05	10,092.00	DEPOSIT
9/05	11,122.25	DEPOSIT
9/05	11,178.60	DEPOSIT
9/05	12,600.25	DEPOSIT
9/05	14,568.00	DEPOSIT
9/05	15,729.75	DEPOSIT
9/05	18,777.25	DEPOSIT
9/05	19,136.25	DEPOSIT
9/05	19,932.30	DEPOSIT
9/05	26,175.50	DEPOSIT
9/05	26,810.52	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000905 PPD MISC SETTLE FLTRADTCM
9/05	29,050.74	DEPOSIT
9/05	39,032.25	DEPOSIT
9/05	39,616.25	DEPOSIT
9/05	41,877.45	FUNDS TRANSFER (ADVICE 000905031147) RCVD FROM BANK OF TEXAS NAT/ ORG = S K MARKETING INC RFB = 20000905143000CH OBI = REF = 20000905143000CH 04:29P
9/05	44,800.00	DEPOSIT
9/05	50,992.40	DEPOSIT
9/05	57,135.00	FUNDS TRANSFER (ADVICE 000905007598) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000905003890 OBI = REF = 000905003890 01:22P
9/05	75,000.00	DEPOSIT
9/05	200,000.00	COUNTER DEPOSIT
9/05	2,146,420.47	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-05 072468363 SWPRP BUY CUSTOMER 000078092

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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Deposits and Other Credits *continued*

Date	Amount	Description
9/06	234.20	FUNDS TRANSFER (ADVICE 000906025157) RCVD FROM WASHINGTON MUTUAL/ ORG = INTELICOM SYSTEMS GROUP LLC RFB = 13460906 OBI = REF = 13460906 03:13P
9/06	9,054.07	DEPOSIT
9/06	9,138.00	DEPOSIT
9/06	10,314.00	DEPOSIT
9/06	12,506.70	DEPOSIT
9/06	12,589.50	DEPOSIT
9/06	13,472.25	DEPOSIT
9/06	13,831.45	DEPOSIT
9/06	14,089.75	DEPOSIT
9/06	14,613.49	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000906 PPD MISC SETTLE FLTRADTCM
9/06	15,535.25	DEPOSIT
9/06	32,160.50	DEPOSIT
9/06	44,962.50	FUNDS TRANSFER (ADVICE 000906008383) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000906003479 OBI = REF = 000906003479 11:45A
9/06	45,300.00	FUNDS TRANSFER (ADVICE 000906001813) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000905013458 OBI = REF = 000905013458 08:51A
9/06	48,779.90	DEPOSIT
9/06	250,000.00	COUNTER DEPOSIT
9/06	2,560,428.80	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-06 072484717 SWPRP BUY CUSTOMER 000078092
9/07	156.52	AUTOMATED CREDIT RETURN SETTLE RETURN CO. ID. 000907 PPD MISC SETTLE CHOFAXEDI
9/07	549.00	DEPOSIT
9/07	565.00	DEPOSIT
9/07	1,260.00	DEPOSIT
9/07	1,515.38	DEPOSIT
9/07	3,958.23	DEPOSIT
9/07	7,463.00	DEPOSIT
9/07	9,217.95	DEPOSIT
9/07	9,584.35	DEPOSIT
9/07	15,788.70	DEPOSIT

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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Deposits and Other Credits *continued*

Date	Amount	Description
9/07	15,817.50	DEPOSIT
9/07	16,036.85	DEPOSIT
9/07	30,000.00	DEPOSIT
9/07	32,985.00	FUNDS TRANSFER (ADVICE 000907002452) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000906012326 OBI = REF = 000906012326 08:32A
9/07	34,025.00	FUNDS TRANSFER (ADVICE 000907009969) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000907004040 OBI = REF = 000907004040 11:16A
9/07	41,150.00	FUNDS TRANSFER (ADVICE 000907031402) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000907012094 OBI = REF = 000907012094 04:59P
9/07	53,032.50	DEPOSIT
9/07	55,688.14	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000907 PPD MISC SETTL FLTRADTCM
9/07	75,000.00	DEPOSIT
9/07	175,000.00	COUNTER DEPOSIT
9/07	1,575,260.75	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-07 072499128 SWPRP BUY CUSTOMER 000078092
9/08	530.00	DEPOSIT
9/08	1,284.30	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000908 PPD MISC SETTL FLTRADTCM
9/08	12,058.75	DEPOSIT
9/08	16,625.00	DEPOSIT
9/08	17,531.75	DEPOSIT
9/08	25,000.00	COUNTER DEPOSIT
9/08	25,600.00	DEPOSIT
9/08	31,258.00	DEPOSIT
9/08	53,580.00	FUNDS TRANSFER (ADVICE 000908032446) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000908012779 OBI = REF = 000908012779 05:09P
9/08	61,890.75	DEPOSIT

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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Deposits and Other Credits *continued*

Date	Amount	Description
9/08	94,925.00	FUNDS TRANSFER (ADVICE 000908006340) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000908002658 OBI = REF = 000908002658 10:21A
9/08	200,000.00	COUNTER DEPOSIT
9/08	2,226,368.53	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-08 072514278 SWPRP BUY CUSTOMER 000078092
9/11	5,682.88	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000911 PPD MISC SETTLE FLTRADTCM
9/11	19,425.00	FUNDS TRANSFER (ADVICE 000911028159) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000911010797 OBI = REF = 000911010797 04:18P
9/11	40,775.00	FUNDS TRANSFER (ADVICE 000911005701) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000911002605 OBI = REF = 000911002605 10:28A
9/11	150,000.00	COUNTER DEPOSIT
9/11	1,902,935.15	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-11 072529493 SWPRP BUY CUSTOMER 000078092
9/12	132.40	DEPOSIT
9/12	6,400.00	DEPOSIT
9/12	7,720.50	DEPOSIT
9/12	9,037.75	DEPOSIT
9/12	9,317.25	DEPOSIT
9/12	9,414.45	DEPOSIT
9/12	10,148.00	DEPOSIT
9/12	11,479.00	DEPOSIT
9/12	12,947.60	DEPOSIT
9/12	14,392.40	DEPOSIT
9/12	15,000.00	COUNTER DEPOSIT
9/12	16,951.65	FUNDS TRANSFER (ADVICE 000912024118) RCVD FROM FIRST NATIONAL BA/ ORG = STEVE KNISS RFB = 3 OBI = REF = 3 05:20P
9/12	18,446.00	DEPOSIT
9/12	21,291.35	DEPOSIT
9/12	23,832.80	DEPOSIT
9/12	25,846.25	DEPOSIT

REDACTED

Deposits and Other Credits continued on next page.

Deposits and Other Credits *continued*

Date	Amount	Description
9/18	9,459.25	DEPOSIT
9/18	11,402.00	DEPOSIT
9/18	15,006.25	DEPOSIT
9/18	16,673.55	DEPOSIT
9/18	16,721.85	DEPOSIT
9/18	20,884.00	DEPOSIT
9/18	25,000.00	DEPOSIT
9/18	25,127.80	DEPOSIT
9/18	26,663.76	DEPOSIT
9/18	31,440.00	DEPOSIT
9/18	36,210.00	FUNDS TRANSFER (ADVICE 000918012058) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000918004738 OBI = REF = 000918004738 12:00P
9/18	38,115.30	DEPOSIT
9/18	39,360.00	FUNDS TRANSFER (ADVICE 000918011761) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000918004596 OBI = REF = 000918004596 11:46A
9/18	41,600.00	DEPOSIT
9/18	42,931.97	DEPOSIT
9/18	75,000.00	DEPOSIT
9/18	220,000.00	COUNTER DEPOSIT
9/18	1,527,758.41	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-18 072600952 SWPRP BUY CUSTOMER 000078092
9/19	995.00	DEPOSIT
9/19	9,160.00	DEPOSIT
9/19	9,618.65	DEPOSIT
9/19	13,673.00	DEPOSIT
9/19	15,781.60	DEPOSIT
9/19	15,988.25	DEPOSIT
9/19	21,556.25	DEPOSIT
9/19	22,538.10	DEPOSIT
9/19	24,254.04	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000919 PPD MISC SETTLE FLTRADTCM
9/19	32,770.00	FUNDS TRANSFER (ADVICE 000919005689) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000919002410 OBI = REF = 000919002410 11:25A

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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142

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42,038

Deposits and Other Credits *continued*

Date	Amount	Description
9/19	32,820.15	DEPOSIT
9/19	44,010.00	FUNDS TRANSFER (ADVICE 000919025450) RCVD FROM COMMERCE BANK OF / ORG = GTS PREPAID INC RFB = 20000919153639AA OBI = INV # 2437, 2461, 246 REF = 20000919153639AA 03:45P
9/19	52,015.00	FUNDS TRANSFER (ADVICE 000919025470) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000919008907 OBI = REF = 000919008907 03:46P
9/19	150,000.00	COUNTER DEPOSIT
9/19	1,891,309.91	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-19 072621557 SWPRP BUY CUSTOMER 000078092
9/20	530.00	DEPOSIT
9/20	2,925.00	FUNDS TRANSFER (ADVICE 000920013163) RCVD FROM ATLANTIC CENTRAL /UNION BANK & TRU ORG = FREDERICK BROKHOFF PHONE HOME ENT RFB = OBI = REF = 12:03P
9/20	8,899.50	DEPOSIT
9/20	13,102.60	DEPOSIT
9/20	17,348.27	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000920 PPD MISC SETT LFLTRADTCM
9/20	19,852.65	DEPOSIT
9/20	20,004.75	DEPOSIT
9/20	38,771.00	FUNDS TRANSFER (ADVICE 000920026544) RCVD FROM BANK OF TEXAS NAT/ ORG = S K MARKETING INC RFB = 20000920140648SD OBI = REF = 20000920140648SD 03:43P
9/20	54,002.50	FUNDS TRANSFER (ADVICE 000920028550) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000920009733 OBI = REF = 000920009733 04:17P
9/20	79,937.20	DEPOSIT
9/20	150,000.00	COUNTER DEPOSIT
9/20	959,150.24	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-20 072638343 SWPRP BUY CUSTOMER 000078092
9/21	188.78	AUTOMATED CREDIT RETURN SETTLE RETURN CO. ID. 000921 PPD MISC SETT LCHOXEDI
9/21	2,725.50	DEPOSIT
9/21	10,625.00	DEPOSIT

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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036 142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/21	22,400.00	DEPOSIT
9/21	23,563.05	DEPOSIT
9/21	28,789.40	DEPOSIT
9/21	32,868.08	DEPOSIT
9/21	41,300.00	FUNDS TRANSFER (ADVICE 000921010077) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000921003932 OBI = REF = 000921003932 11:38A
9/21	52,925.00	FUNDS TRANSFER (ADVICE 000921002091) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000920005632 OBI = REF = 000920005632 09:07A
9/21	67,073.17	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000921 PPD MISC SETTLE FLTRADTCM
9/21	67,595.00	DEPOSIT
9/21	200,000.00	COUNTER DEPOSIT
9/21	1,258,204.08	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-21 072652720 SWPRP BUY CUSTOMER 000078092
9/22	290.00	DEPOSIT
9/22	1,574.00	DEPOSIT CORRECTIONS CREDIT
9/22	2,316.00	DEPOSIT CORRECTIONS CREDIT
9/22	2,517.88	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000922 PPD MISC SETTLE FLTRADTCM
9/22	7,269.70	DEPOSIT
9/22	8,445.95	FUNDS TRANSFER (ADVICE 000922013305) RCVD FROM BANK OF EUREKA SP/ ORG = CHRISTINA KNISS/OZARK MT TELECOM RFB = 1002 OBI = REF = 1002 11:58A
9/22	9,000.00	DEPOSIT
9/22	9,000.00	DEPOSIT
9/22	9,000.00	DEPOSIT
9/22	12,467.00	DEPOSIT
9/22	14,025.00	FUNDS TRANSFER (ADVICE 000922009794) RCVD FROM COMMERCE BANK OF / ORG = GTS PREPAID INC RFB = 20000922103858AA OBI = INV # 2490 , 2501, 25 REF = 20000922103858AA 11:03A
9/22	15,000.00	DEPOSIT

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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036 142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/25	19,360.00	FUNDS TRANSFER (ADVICE 000925005315) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000925002471 OBI = REF = 000925002471 09:38A
9/25	20,669.25	DEPOSIT
9/25	21,993.20	DEPOSIT
9/25	47,835.00	FUNDS TRANSFER (ADVICE 000925007281) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000925003293 OBI = REF = 000925003293 10:48A
9/25	50,605.00	DEPOSIT
9/25	175,000.00	COUNTER DEPOSIT
9/25	251,113.79	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-25 072683499 SWPRP BUY CUSTOMER 000078092
9/26	73.00	DEPOSIT CORRECTIONS CREDIT
9/26	875.00	DEPOSIT CORRECTIONS CREDIT
9/26	1,180.00	DEPOSIT CORRECTIONS CREDIT
9/26	1,265.00	DEPOSIT CORRECTIONS CREDIT
9/26	1,450.45	DEPOSIT
9/26	3,778.05	DEPOSIT
9/26	9,000.00	DEPOSIT
9/26	13,097.41	DEPOSIT
9/26	14,604.40	DEPOSIT
9/26	20,060.65	DEPOSIT
9/26	21,237.45	DEPOSIT
9/26	21,450.00	DEPOSIT
9/26	23,792.50	DEPOSIT
9/26	24,008.22	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000926 PPD MISC SETTL FLTRADTCM
9/26	25,538.25	DEPOSIT
9/26	28,825.00	FUNDS TRANSFER (ADVICE 000926005482) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000926002422 OBI = REF = 000926002422 09:58A
9/26	47,400.00	DEPOSIT
9/26	52,841.85	DEPOSIT
9/26	53,414.98	DEPOSIT
9/26	150,000.00	COUNTER DEPOSIT

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

14

036 142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/26	690,109.25	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-26 072699188 SWPRP BUY CUSTOMER 000078092
9/27	309.00	DEPOSIT CORRECTIONS CREDIT
9/27	645.00	DEPOSIT
9/27	2,340.00	DEPOSIT
9/27	3,843.00	DEPOSIT
9/27	5,000.00	DEPOSIT
9/27	6,100.00	DEPOSIT
9/27	10,370.00	DEPOSIT
9/27	12,576.90	DEPOSIT
9/27	14,079.25	DEPOSIT
9/27	16,419.39	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000927 PPD MISC SETTL FLTRADTCM
9/27	18,579.25	DEPOSIT
9/27	21,982.50	FUNDS TRANSFER (ADVICE 000927025220) RCVD FROM COMMERCE BANK OF / ORG = GTS PREPAID INC RFB = 20000927125100LK OBI = INV # 2541 ,2555, 255 REF = 20000927125100LK 03:17P
9/27	23,150.00	DEPOSIT
9/27	24,747.40	DEPOSIT
9/27	30,485.00	FUNDS TRANSFER (ADVICE 000927006204) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000927002884 OBI = REF = 000927002884 10:09A
9/27	42,165.00	FUNDS TRANSFER (ADVICE 000927013854) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000927005582 OBI = REF = 000927005582 12:14P
9/27	44,455.00	FUNDS TRANSFER (ADVICE 000927002207) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000926006936 OBI = REF = 000926006936 09:29A
9/27	50,000.00	FUNDS TRANSFER (ADVICE 000927021440) RCVD FROM NATIONSBANK OF FL/ ORG = E-COM TECHNOLOGIES INC RFB = SE000927004930 OBI = REF = SE000927004930 02:26P
9/27	50,000.00	FUNDS TRANSFER (ADVICE 000927012893) RCVD FROM CITIBANK, NYC FW/CITIBANK ILLINOI ORG = OPTION COMMUNICATIONS, RFB = G0002711883601 OBI = PAYMENT FOR ACTIVATI REF = G0002711883601 12:03P

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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036 142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/27	250,000.00	COUNTER DEPOSIT
9/27	879,139.18	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-27 072714663 SWPRP BUY CUSTOMER 000078092
9/28	151.65	AUTOMATED CREDIT RETURN SETTLE RETURN CO. ID. 000928 PPD MISC SETTLE CHOFAXED!
9/28	565.00	DEPOSIT
9/28	1,368.25	DEPOSIT CORRECTIONS CREDIT
9/28	2,927.00	FUNDS TRANSFER (ADVICE 000928023106) RCVD FROM ATLANTIC CENTRAL /UNION BANK & TRU ORG = FREDERICK BROKHOFF PHONE HOME ENT RFB = OBI = REF = 02:05P
9/28	6,147.00	DEPOSIT
9/28	6,460.80	DEPOSIT
9/28	13,860.75	DEPOSIT
9/28	16,959.00	DEPOSIT
9/28	19,575.25	DEPOSIT
9/28	26,927.30	DEPOSIT
9/28	35,875.00	FUNDS TRANSFER (ADVICE 000928017265) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000928006951 OBI = REF = 000928006951 12:41P
9/28	40,800.00	FUNDS TRANSFER (ADVICE 000928006791) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000928002983 OBI = REF = 000928002983 10:17A
9/28	52,785.00	DEPOSIT
9/28	55,138.25	DEPOSIT
9/28	60,068.60	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000928 PPD MISC SETTLE FLTRADTCM
9/28	185,000.00	FUNDS TRANSFER (ADVICE 000928008947) RCVD FROM CITIBANK, NYC FW/CITIBANK ILLINOI ORG = OPTION COMMUNICATIONS, RFB = G0002721501901 OBI = PAYMENT FOR ACTIVATI REF = G0002721501901 10:51A
9/28	250,000.00	COUNTER DEPOSIT
9/28	435,066.46	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-28 072728746 SWPRP BUY CUSTOMER 000078092
9/29	40.00	DEPOSIT CORRECTIONS CREDIT
9/29	1,475.00	DEPOSIT
9/29	2,555.00	DEPOSIT

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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036 142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/29	3,439.25	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000929 PPD MISC SETTLE FLTRADTCM
9/29	3,494.00	FUNDS TRANSFER (ADVICE 000929015728) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000929006482 OBI = REF = 000929006482 11:29A
9/29	5,650.00	DEPOSIT
9/29	6,400.00	DEPOSIT
9/29	8,276.25	FUNDS TRANSFER (ADVICE 000929026710) RCVD FROM BANK OF EUREKA SP/ ORG = OZARK MOUNTAIN TELECOM RFB = 1001 OBI = REF = 1001 01:09P
9/29	8,508.25	DEPOSIT
9/29	8,816.00	DEPOSIT
9/29	15,250.05	DEPOSIT
9/29	19,200.00	DEPOSIT
9/29	21,800.00	DEPOSIT
9/29	22,956.95	DEPOSIT
9/29	24,011.80	DEPOSIT
9/29	24,855.00	DEPOSIT
9/29	24,868.25	DEPOSIT
9/29	25,678.35	DEPOSIT
9/29	26,561.75	FUNDS TRANSFER (ADVICE 000929010566) RCVD FROM BANK OF TEXAS NAT/ ORG = S K MARKETING INC RFB = 20000929090411BB OBI = REF = 20000929090411BB 10:15A
9/29	30,677.25	DEPOSIT
9/29	34,324.70	DEPOSIT
9/29	38,737.90	FUNDS TRANSFER (ADVICE 000929003852) RCVD FROM FLEET NATIONAL BA/ ORG = 9278 COMMUNICATIONS INC RFB = 2000092900222NPN OBI = REF = 000929001619 08:42A
9/29	39,796.00	DEPOSIT
9/29	102,900.00	FUNDS TRANSFER (ADVICE 000929013251) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000929005566 OBI = REF = 000929005566 10:50A

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Deposits and Other Credits continued on next page.



Cash Management Small Business Checking

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036 142

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Deposits and Other Credits *continued*

Date	Amount	Description
9/29	175,000.00	FUNDS TRANSFER (ADVICE 000929042293) RCVD FROM CITIBANK, NYC FW/CITIBANK ILLINOI ORG = OPTION COMMUNICATIONS, RFB = G0002733468101 OBI = PAYMENT FOR ACTIVATI REF = G0002733468101 04:30P
9/29	225,000.00	COUNTER DEPOSIT
9/29	298,046.02	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-29 072741260 SWPRP BUY CUSTOMER 000078092

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Total \$41,745,844.43

Checks

Number	Amount	Date posted	Number	Amount	Date posted	Number	Amount	Date posted
0000	333.20	9/12	3344	888.75	9/22	3381	375.10	9/12
0000	285.20	9/12	3345	350.00	9/07	3382	4,650.00	9/15
0000	209.00	9/12	3346	147.36	9/07	3383	3,225.00	9/15
0000	209.00	9/12	3347	142,231.42	9/11	3384	262.55	9/15
0000	183.60	9/12	3348	15,000.00	9/08	3385	300.00	9/15
3247*	45.74	9/06	3349	90.00	9/08	3386	64,219.40	9/14
3282*	111.25	9/05	3350	65.00	9/19	3387	99.36	9/21
3291*	300.00	9/06	3351	17,921.20	9/15	3388	26,092.50	9/14
3298*	299.45	9/27	3352	37.10	9/22	3390*	299.45	9/27
3304*	374.00	9/11	3353	9,563.83	9/15	3391	512.00	9/21
3307*	898.97	9/01	3354	142.84	9/15	3392	6,875.00	9/21
3311*	30.20	9/01	3355	354.44	9/18	3393	699.52	9/21
3312	199.74	9/01	3356	235.05	9/19	3394	2,987.50	9/21
3313	3,982.71	9/01	3358*	2,662.50	9/13	3395	154.18	9/26
3317*	539.08	9/08	3359	21.25	9/20	3396	376.11	9/25
3318	23,900.36	9/06	3360	24,931.22	9/18	3398*	10,433.31	9/25
3319	343.70	9/05	3363*	457.68	9/18	3399	1,520.13	9/26
3331*	400.00	9/05	3364	293.65	9/20	3400	4,727.50	9/21
3332	4,234.14	9/05	3365	341.42	9/15	3401	78,960.95	9/20
3333	1,390.00	9/01	3368*	451.56	9/19	3402	403.01	9/22
3334	5,225.00	9/05	3369	7,500.00	9/14	3403	48.25	9/20
3335	13,220.00	9/13	3370	5,571.98	9/11	3404	841.67	9/25
3337*	1,390.00	9/11	3371	6,000.00	9/12	3405	28,656.50	9/20
3338	5,975.00	9/11	3373*	65.00	9/19	3407*	22,412.50	9/21
3339	3,250.00	9/11	3374	15,000.00	9/12	3408	12,350.00	9/21
3340	7,975.00	9/11	3375	18,601.65	9/15	3409	82,567.90	9/21
3341	1,525.00	9/11	3376	6,133.83	9/18	3410	1,060.79	9/26
3342	1,650.00	9/11	3379*	6,689.15	9/18	3411	4,727.50	9/26
3343	1,239.30	9/11	3380	8,630.50	9/18	3412	6,258.64	9/27

* Indicates a break in check number sequence

Checks continued on next page



Cash Management Small Business Checking

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036 142

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42,046

Checks *continued*

Number	Amount	Date posted	Number	Amount	Date posted	Number	Amount	Date posted
3413	8,000.00	9/22	3417	720.00	9/25	3425*	6,681.63	9/29
3414	3,962.50	9/26	3421*	2,779.56	9/25	3426	1,108.00	9/29
3415	205.20	9/26	3422	7,570.00	9/27	Total	\$768,012.63	
3416	347.50	9/26	3423	444.90	9/27			

* Indicates a break in check number sequence

Other Withdrawals and Service Fees

Date	Amount	Description
9/01	83.15	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000901 PPD MISC SETTL CHOFAXEDI
9/01	667.06	ZBA TRANSFER DEBIT TRANSFER TO 2000002756606 RADIANT TELECOM
9/01	2,346.05	ZBA TRANSFER DEBIT TRANSFER TO 2000002756606 RADIANT TELECOM
9/01	29,439.30	FUNDS TRANSFER (ADVICE 000901006505) SENT TO BANKATLANTIC A FE/ BNF = PREPAID TECHNOLOGIES CORP. OBI = RADIANT TELECOM RFB = 09/01/00 09:40A
9/01	31,380.39	FUNDS TRANSFER (ADVICE 000901006764) SENT TO BANK OF AMERICA N/ BNF = WORLD ACCESS OBI = RADIANT TELECOM RFB = 09/01/00 09:45A
9/01	40,000.00	FUNDS TRANSFER (ADVICE 000901041485) SENT TO GUVEN KIVILCIM / BNF = OBI = RFB = 09/01/00 05:41P
9/01	50,000.00	DEPOSITED ITEM RETURNED ADV # 285998
9/01	70,000.00	FUNDS TRANSFER (ADVICE 000901007571) SENT TO FIRST UNION NATIO/ BNF = IDT CORPORATION OBI = RADIANT TELECOM RFB = 09/01/00 10:00A
9/01	80,000.00	FUNDS TRANSFER (ADVICE 000901007229) SENT TO NATIONS BANK GLOB/ BNF = STAR TELECOMMUNICATIONS INC OBI = RADIANT TELECOM RFB = 09/01/00 09:54A
9/01	166,302.78	FUNDS TRANSFER (ADVICE 000901006872) SENT TO NATIONAL CITY BAN/ BNF = QWEST COMMUNICATIONS OBI = RADIANT TELECOM RFB = 09/01/00 09:47A
9/01	2,145,000.00	SWEEP INVESTMENT TRANSFER

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Other Withdrawals and Service Fees continued on next page.



Cash Management Small Business Checking

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036 142

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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/05	87.73	ZBA TRANSFER DEBIT TRANSFER TO 2000002756606 RADIANT TELECOM
9/05	1,176.47	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000905 PPD MISC SETTL CHOFAXEDI
9/05	2,307.50	DEPOSITED ITEM RETURNED ADV # 290000
9/05	3,595.00	DEPOSITED ITEM RETURNED ADV # 293331
9/05	13,130.00	DEPOSITED ITEM RETURNED ADV # 291762
9/05	2,560,000.00	SWEEP INVESTMENT TRANSFER
9/06	118.50	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000906 PPD MISC SETTL CHOFAXEDI
9/06	712.78	ZBA TRANSFER DEBIT TRANSFER TO 2000002756606 RADIANT TELECOM
9/06	5,000.00	FUNDS TRANSFER (ADVICE 000906020076) SENT TO BANK UNITED / BNF = VENDACARD OBI = RFB = 09/06/00 01:59P
9/06	17,672.56	FUNDS TRANSFER (ADVICE 000906031675) SENT TO CHASE MANHATTAN B/ BNF = VITCOM CORPORATION OBI = RADIANT TELECOM RFB = 09/06/00 05:09P
9/06	90,122.42	FUNDS TRANSFER (ADVICE 000906019405) SENT TO FLEET BANK, N.A. / BNF = INTERXCHANGE LIMITED OBI = RFB = 09/06/00 01:49P
9/06	120,995.51	FUNDS TRANSFER (ADVICE 000906004968) SENT TO BANKATLANTIC A FE/ BNF = PREPAID TECHNOLOGIES CORP OBI = RFB = 09/06/00 09:39A
9/06	204,000.00	FUNDS TRANSFER (ADVICE 000906007307) SENT TO NORTHERN TR COMPA/ BNF = CDW COMPUTERS OBI = RADIANT TELECOM RFB = 09/06/00 10:34A
9/06	1,000,000.00	FUNDS TRANSFER (ADVICE 000906004900) SENT TO FIRSTAR BANK NA / BNF = GLOBAL CROSSING - 0203694851 OBI = RADIANT TELECOM RFB = 09/06/00 09:49A
9/06	1,575,000.00	SWEEP INVESTMENT TRANSFER
9/07	147.56	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM

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Other Withdrawals and Service Fees continued on next page.



Cash Management Small Business Checking

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036 142

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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/07	214.00	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000907 PPD MISC SETTLE CHOFAXEDI
9/07	1,286.00	DEPOSITED ITEM RETURNED ADV # 301495
9/07	15,442.28	FUNDS TRANSFER (ADVICE 000907027024) SENT TO BANKATLANTIC A FE/ BNF = PREPAID TECHNOLOGIES CORP OBI = RFB = 09/07/00 03:32P
9/07	17,819.77	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/07	18,514.11	AUTOMATED DEBIT RADIANT TELECOM DEBITS CO. ID. 000907 PPD MISC SETTLE FLTRADTCM
9/07	2,226,000.00	SWEEP INVESTMENT TRANSFER
9/08	35.95	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000908 PPD MISC SETTLE CHOFAXEDI
9/08	3,844.00	DEPOSITED ITEM RETURNED ADV # 308378
9/08	18,025.64	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/08	23,040.05	FUNDS TRANSFER (ADVICE 000908010401) SENT TO BANK OF AMERICA N/ BNF = WORLD ACCESS OBI = RADIANT TELECOM RFB = 09/08/00 11:10A
9/08	27,755.73	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/08	50,000.00	FUNDS TRANSFER (ADVICE 000908010558) SENT TO NATIONS BANK GLOB/ BNF = STAR TELECOMMUNICATIONS OBI = RADIANT TELECOM RFB = 09/08/00 11:40A
9/08	53,322.52	FUNDS TRANSFER (ADVICE 000908013269) SENT TO FIRST UNION NATIO/ BNF = IDT CORPORATION OBI = RADIANT TELECOM RFB = 09/08/00 11:53A
9/08	750,000.00	FUNDS TRANSFER (ADVICE 000908012809) SENT TO FIRSTAR BANK NA / BNF = GLOBAL CROSSING OBI = RFB = 09/08/00 11:47A
9/08	1,902,000.00	SWEEP INVESTMENT TRANSFER
9/11	37.90	AUTOMATED DEBIT ARCO PRODUCTS CO EFT DEBIT CO. ID. 9230371610 000911 CCD MISC 252829168000300

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/11	504.89	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000911 PPD MISC SETTL CHOFAXEDI
9/11	3,653.00	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/11	5,037.76	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/11	25,000.00	FUNDS TRANSFER (ADVICE 000911014181) SENT TO CHASE MANHATTAN B/ BNF = JAM GHAJAR MD PC OBI = CLAUDIA MORTON RFB = 09/11/00 12:28P
9/11	100,000.00	FUNDS TRANSFER (ADVICE 000911020049) SENT TO NORTHERN TRUST CO/ BNF = CRESLIN OF FLORIDA OBI = RFB = 09/11/00 02:04P
9/11	194,000.00	FUNDS TRANSFER (ADVICE 000911020532) SENT TO NATIONAL CITY BAN/ BNF = QWEST OBI = RADIANT TELECOM RFB = 09/11/00 02:10P
9/11	1,815,000.00	SWEEP INVESTMENT TRANSFER
9/12	102.00	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000912 PPD MISC SETTL CHOFAXEDI
9/12	213.25	DEPOSITED ITEM RETURNED ADV # 321589
9/12	395.78	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/12	1,000.00	FUNDS TRANSFER (ADVICE 000912012400) SENT TO NATIONSBANK OF FL/ BNF = KENNETH JACOBI & ASSOCIATES INC OBI = RFB = 09/12/00 12:29P
9/12	14,442.35	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/12	2,350,000.00	SWEEP INVESTMENT TRANSFER
9/13	114.05	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/13	211.25	DEPOSITED ITEM RETURNED ADV # 327776
9/13	4,650.30	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/13	6,447.58	COMMERCIAL SERVICE CHARGES FOR AUGUST 2000
9/13	9,265.00	DEPOSITED ITEM RETURNED ADV # 329897

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Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/13	60,000.00	FUNDS TRANSFER (ADVICE 000913012768) SENT TO BANK OF AMERICA I/ BNF = ANIXTER OBI = RADIANT TELECOM RFB = 09/13/00 12:14P
9/13	364,297.50	FUNDS TRANSFER (ADVICE 000913017857) SENT TO WELLS FARGO BANK / BNF = LUCENT TECHNOLOGIES OBI = RADIANT 400018472 RFB = 09/13/00 01:43P
9/13	2,351,000.00	SWEEP INVESTMENT TRANSFER
9/14	228.60	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000914 PPD MISC SETTL CHOFAXEDI
9/14	1,905.06	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/14	3,275.00	DEPOSITED ITEM RETURNED ADV # 334582
9/14	13,315.80	FUNDS TRANSFER (ADVICE 000914006700) SENT TO BANK OF AMERICA N/ BNF = WORLD ACCESS OBI = RADIANT TELECOM RFB = 09/14/00 10:07A
9/14	18,806.78	AUTOMATED DEBIT RADIANT TELECOM DEBITS CO. ID. 000914 PPD MISC SETTL FLTRADTCM
9/14	28,552.15	FUNDS TRANSFER (ADVICE 000914007814) SENT TO BANKATLANTIC A FE/ BNF = PREPAID TECHNOLOGIES CORP. OBI = RFB = 09/14/00 10:30A
9/14	52,000.00	FUNDS TRANSFER (ADVICE 000914006985) SENT TO FIRST UNION NATIO/ BNF = IDT CORPORATION OBI = RFB = 09/14/00 10:13A
9/14	256,579.13	FUNDS TRANSFER (ADVICE 000914006819) SENT TO FLEET NATIONAL BA/ BNF = INTERXCHANGE OBI = RFB = 09/14/00 10:10A
9/14	1,000,000.00	FUNDS TRANSFER (ADVICE 000914007238) SENT TO FIRSTAR BANK NA / BNF = GLOBAL CROSSING 0203694851 OBI = RADIANT TELECOM RFB = 09/14/00 10:25A
9/14	1,577,000.00	SWEEP INVESTMENT TRANSFER
9/15	129.80	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000915 PPD MISC SETTL CHOFAXEDI

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/15	4,979.06	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/15	6,000.00	FUNDS TRANSFER (ADVICE 000915030805) SENT TO KORHAN AYDIN / BNF = OBI = RFB = 09/15/00 03:48P
9/15	6,541.10	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/15	27,825.00	FUNDS TRANSFER (ADVICE 000915031345) SENT TO CITICORP SAVINGS / BNF = CARD USA INC OBI = RADIANT TELECOM RFB = 09/15/00 03:43P
9/15	40,000.00	FUNDS TRANSFER (ADVICE 000915030646) SENT TO GUVEN KIVILCIM / BNF = OBI = RFB = 09/15/00 03:48P
9/15	92,564.80	FUNDS TRANSFER (ADVICE 000915024606) SENT TO TELECOM RECYCLERS/ BNF = OBI = RADIANT TELECOM RFB = 09/15/00 02:28P
9/15	201,690.00	DEPOSITED ITEM RETURNED ADV # 342988
9/15	232,200.00	FUNDS TRANSFER (ADVICE 000915024750) SENT TO NATIONAL CITY BAN/ BNF = QWEST DDA OBI = RADIANT TELECOM RFB = 09/15/00 02:12P
9/15	1,527,000.00	SWEEP INVESTMENT TRANSFER
9/18	87.73	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/18	540.03	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000918 PPD MISC SETTL CHOFAXEDI
9/18	663.09	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/18	899.95	DEPOSIT CORRECTIONS DEBIT
9/18	4,485.50	DEPOSITED ITEM RETURNED ADV # 348893
9/18	10,000.00	FUNDS TRANSFER (ADVICE 000918030233) SENT TO BANK UNITED / BNF = VEND-A-CARD OBI = RFB = 09/18/00 04:42P

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/18	25,000.00	FUNDS TRANSFER (ADVICE 000918008719) SENT TO PNC BANK N.A.(NEW/ BNF=ITXC CORP OBI=RADIANT SECURITY DEPOSIT FOR SNARC RFB= 09/18/00 10:59A
9/18	1,891,000.00	SWEEP INVESTMENT TRANSFER
9/19	30.00	DEPOSIT CORRECTIONS DEBIT
9/19	372.00	DEPOSITED ITEM RETURNED ADV # 354085
9/19	937.14	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/19	20,000.00	FUNDS TRANSFER (ADVICE 000919028656) SENT TO NATIONSBANK OF FL/ BNF=AGUSTIN ABALO LIZZETTE C GARCIA OBI= RFB= 09/19/00 05:09P
9/19	500,000.00	INTL FUNDS TRANSFER (ADVICE 000919019240) SENT TO HSBC BANK USA /EGS BANK - EGE GI BNF=HUSEYIN KIZANLIK RFB= AMT= 500000.00 CUR=USD RATE= REF= 09/19/00 03:14P
9/19	959,000.00	SWEEP INVESTMENT TRANSFER
9/19	1,000,000.00	FUNDS TRANSFER (ADVICE 000919028565) SENT TO FIRSTAR BANK NA / BNF=GLOBAL CROSSING 0203694851 OBI= RFB= 09/19/00 04:51P
9/20	63.75	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000920 PPD MISC SETTL CHOFAXEDI
9/20	747.00	DEPOSITED ITEM RETURNED ADV # 357930
9/20	4,854.04	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/20	8,500.00	FUNDS TRANSFER (ADVICE 000920011315) SENT TO SUN BANK SOUTH FL/ BNF=WALTER MARSH OBI= RFB= 09/20/00 11:33A
9/20	50,000.00	DEPOSITED ITEM RETURNED ADV # 359573
9/20	1,258,000.00	SWEEP INVESTMENT TRANSFER
9/21	175.46	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/21	289.15	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000921 PPD MISC SETTL CHOFAXEDI
9/21	4,745.00	DEPOSITED ITEM RETURNED ADV # 366392

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/21	19,335.37	ZBA TRANSFER DEBIT TRANSFER TO ; RADIANT TELECOM
9/21	21,102.94	FUNDS TRANSFER (ADVICE 000921028515) SENT TO BANKATLANTIC A FE/ BNF = PREPAID TECHNOLOGIES OBI = RFB = 09/21/00 04:22P
9/21	21,956.15	AUTOMATED DEBIT RADIANT TELECOM DEBITS CO. ID. 000921 PPD MISC SETTLE FLTRADTCM
9/21	39,422.40	FUNDS TRANSFER (ADVICE 000921023337) SENT TO BANK LEUMI TRUST / BNF = ECI TELECOM OBI = RFB = 09/21/00 02:55P
9/21	1,544,000.00	SWEEP INVESTMENT TRANSFER
9/22	100.80	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000922 PPD MISC SETTLE CHOFAXEDI
9/22	10,006.00	DEPOSITED ITEM RETURNED ADV # 372932
9/22	19,804.18	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/22	22,826.16	FUNDS TRANSFER (ADVICE 000922010167) SENT TO BANK OF AMERICA N/ BNF = WORLD ACCESS OBI = RADIANT TELECOM RFB = 09/22/00 11:09A
9/22	30,287.78	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/22	52,200.00	FUNDS TRANSFER (ADVICE 000922009792) SENT TO FIRST UNION NATIO/ BNF = IDT CORPORATION OBI = RADIANT TELECOM RFB = 09/22/00 11:03A
9/22	60,000.00	FUNDS TRANSFER (ADVICE 000922009943) SENT TO NATIONS BANK GLOB/ BNF = STAR TELECOMMUNICATIONS INC OBI = RADIANT TELECOM RFB = 09/22/00 11:06A
9/22	175,000.00	FUNDS TRANSFER (ADVICE 000922031590) SENT TO FLEET NATIONAL BA/ BNF = INTERXCHANGE LIMITED OBI = RADIANT TELECOM RFB = 09/22/00 05:25P
9/22	251,000.00	SWEEP INVESTMENT TRANSFER
9/22	275,000.00	FUNDS TRANSFER (ADVICE 000922030420) SENT TO NATIONAL CITY BAN/ BNF = QWEST DDA OBI = RADIANT TELECOM RFB = 09/22/00 04:47P

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Other Withdrawals and Service Fees continued on next page.

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/22	310,000.00	FUNDS TRANSFER (ADVICE 000922030373) SENT TO NATIONS BANK GLOB/ BNF = FACILICOM INTERNATIONAL OBI = RADIANT TELECOM RFB = 09/22/00 04:45P
9/22	1,000,000.00	FUNDS TRANSFER (ADVICE 000922009591) SENT TO FIRSTAR BANK NA / BNF = GLOBAL CROSSING-0203694851 OBI = RFB = 09/22/00 11:00A
9/25	195.50	DEPOSITED ITEM RETURNED ADV # 377039
9/25	1,421.82	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000925 PPD MISC SETTLE CHO FAXED I
9/25	3,011.48	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/25	13,275.50	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/25	690,000.00	SWEEP INVESTMENT TRANSFER
9/26	1,406.34	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/26	1,537.96	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/26	7,417.00	FUNDS TRANSFER (ADVICE 000926030329) SENT TO MASON D ARNAO / BNF = OBI = RFB = 09/26/00 05:24P
9/26	46,282.40	FUNDS TRANSFER (ADVICE 000926018910) SENT TO FIRST UNION OF FL/ BNF = TELECOM RECYCLERS OBI = RADIANT TELECOM RFB = 09/26/00 01:58P
9/26	48,877.50	FUNDS TRANSFER (ADVICE 000926007874) SENT TO FLEET NATIONAL BA/ BNF = INTERXCHANGE OBI = RFB = 09/26/00 10:49A
9/26	50,000.00	FUNDS TRANSFER (ADVICE 000926020740) SENT TO MELLON UNITED NTL/ BNF = MARKOWITZ, DAVIS, RINGEL & TRUSTY P.A. OBI = RFB = 09/26/00 02:28P
9/26	130,000.00	FUNDS TRANSFER (ADVICE 000926006948) SENT TO NORTHERN TRUST CO/ BNF = CRESLIN OF FLORIDA INC OBI = RFB = 09/26/00 10:30A
9/26	879,000.00	SWEEP INVESTMENT TRANSFER

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/27	209.24	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/27	269.25	DEPOSITED ITEM RETURNED ADV # 389444
9/27	320.20	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000927 PPD MISC SETTLE CHOFADEDI
9/27	3,458.86	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/27	10,000.00	INTL FUNDS TRANSFER (ADVICE 000927010085) SENT TO AMERICAN EXPRESS /TOPRAKBANK A.S. BNF = MERYEM KIVILCIM RFB = AMT = 10000.00 CUR = USD RATE = REF = 09/27/00 11:28A
9/27	32,339.50	FUNDS TRANSFER (ADVICE 000927004876) SENT TO ALLFIRST BANK / BNF = E.SPIRE COMMUNICATIONS OBI = RADIANT 54539 RFB = 09/27/00 09:39A
9/27	50,000.00	DEPOSITED ITEM RETURNED ADV # 385691
9/27	150,000.00	FUNDS TRANSFER (ADVICE 000927029909) SENT TO NORTHERN TRUST CO/ BNF = CRESLIN OF FLORIDA OBI = RFB = 09/27/00 04:33P
9/27	275,267.83	FUNDS TRANSFER (ADVICE 000927012579) SENT TO FLEET NATIONAL BA/ BNF = INTERXCHANGE LIMITED OBI = RFB = 09/27/00 11:52A
9/27	435,000.00	SWEEP INVESTMENT TRANSFER
9/27	500,000.00	FUNDS TRANSFER (ADVICE 000927012061) SENT TO NATIONAL CITY BAN/ BNF = QWEST DDA OBI = RADIANT TELECOM 56747884 RFB = 09/27/00 11:54A
9/28	120.09	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000928 PPD MISC SETTLE CHOFADEDI
9/28	583.50	DEPOSITED ITEM RETURNED ADV # 395879
9/28	617.08	ZBA TRANSFER DEBIT TRANSFER TO ADIANT TELECOM
9/28	1,243.48	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/28	6,469.63	FUNDS TRANSFER (ADVICE 000928033458) SENT TO BANK UNITED / BNF = VEND-A-CARD OBI = RFB = 09/28/00 04:38P
9/28	20,929.61	AUTOMATED DEBIT RADIANT TELECOM DEBITS CO. ID. 000928 PPD MISC SETTLE FLTRADTCM
9/28	30,301.15	FUNDS TRANSFER (ADVICE 000928029834) SENT TO BANK OF AMERICA N/ BNF = WORLD ACCESS OBI = RADIANT TELCOM RFB = 09/28/00 03:39P
9/28	30,749.57	FUNDS TRANSFER (ADVICE 000928014244) SENT TO BANKATLANTIC A FE/ BNF = PREPAID TECHNOLOGIES OBI = RFB = 09/28/00 11:57A
9/28	70,000.00	FUNDS TRANSFER (ADVICE 000928030240) SENT TO NATIONS BANK GLOB/ BNF = STAR TELECOMMUNICATIONS OBI = RADIANT 1000773 RFB = 09/28/00 03:44P
9/28	70,000.00	FUNDS TRANSFER (ADVICE 000928030389) SENT TO FIRST UNION NATIO/ BNF = IDT CORPORATION OBI = RADIANT 358504 RFB = 09/28/00 03:46P
9/28	175,000.00	DEPOSITED ITEM RETURNED ADV # 393631
9/28	250,000.00	FUNDS TRANSFER (ADVICE 000928033274) SENT TO NATIONAL CITY BAN/ BNF = QWEST DDA OBI = RADIANT DEPOSIT RFB = 09/28/00 04:40P
9/28	298,000.00	SWEEP INVESTMENT TRANSFER
9/28	300,000.00	FUNDS TRANSFER (ADVICE 000928032902) SENT TO NATIONS BANK GLOB/ BNF = FACILICOM INTERNATIONAL OBI = RADIANT TELECOM RFB = 09/28/00 04:26P
9/29	88.10	AUTOMATED DEBIT RETURN SETTLE RETURN CO. ID. 000929 PPD MISC SETTLE CHOFAXEDI
9/29	461.87	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/29	711.00	DEPOSIT CORRECTIONS DEBIT
9/29	1,001.00	DEPOSITED ITEM RETURNED ADV # 399864
9/29	3,258.25	DEPOSITED ITEM RETURNED ADV # 402002

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Other Withdrawals and Service Fees continued on next page.



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Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/29	8,752.91	FUNDS TRANSFER (ADVICE 000929038762) SENT TO FLEET NATIONAL BA/ BNF = INTERXCHANGE LIMITED OBI = INV # 4 RFB = 09/29/00 03:13P
9/29	100,000.00	FUNDS TRANSFER (ADVICE 000929006064) SENT TO NATIONS BANK GLOB/ BNF = FACILICOM INTERNATIONAL OBI = RADIANT TELECOM INVOICE # 711298 RFB = 09/29/00 09:21A
9/29	1,000,000.00	FUNDS TRANSFER (ADVICE 000929049069) SENT TO FIRSTAR BANK NA / BNF = GLOBAL CROSSING OBI = ACC # 0203694851 RDT2 RFB = 09/29/00 05:07P

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Total **\$41,002,558.94**

Daily Balance Summary

Dates	Amount	Dates	Amount	Dates	Amount
9/01	325,611.96	9/13	643,033.28	9/22	568,971.60
9/05	668,265.64	9/14	413,266.54	9/25	522,664.16
9/06	737,408.13	9/15	370,738.30	9/26	550,166.62
9/07	611,540.92	9/18	658,693.40	9/27	584,815.17
9/08	534,540.03	9/19	514,027.60	9/28	540,476.37
9/11	338,942.81	9/20	448,405.92	9/29	616,731.38
9/12	669,049.20	9/21	472,405.23		



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Customer Service Information

For questions about your statement or billing errors, contact us at:

	Phone number	Address
Business Checking, CheckCard & Loan Accounts Commercial Checking & Loan Accounts TDD (For the Hearing Impaired)	1-800-566-3862 1-800-222-3862 1-800-388-2234	FIRST UNION NATIONAL BANK P.O. BOX 2870 JACKSONVILLE FL 32231
Commercial Credit Card & Inquiries	1-800-704-0883	FIRST UNION CARD PRODUCTS POST OFFICE BOX 563966 CHARLOTTE NC 28256-3966 24 HOURS A DAY, 365 DAYS A YEAR

To Balance Your Account

<p>1. Compare your account register to your account statement for unrecorded transactions (such as ATM, CheckCard, Interest earned, fees, etc.) Your new account register total should match the adjusted balance in line 6 below.</p> <p>_____ 2. Write in the closing balance shown on the front of account statement.</p> <p>_____ 3. Write in any deposits you have made since the date of this statement.</p> <p>_____</p> <p>_____</p> <p>_____ 4. Add together amounts listed above in steps 2 and 3.</p> <p>_____ 5. In the section to the right, list and total all checks and withdrawals that you have made that are not reported on your account statement. Write in the total here.</p> <p>_____ 6. Subtract the amount in line 5 from the amount in line 4. This is your adjusted balance and should match the balance in Step 1 above.</p>	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
			Total	

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 1-800-704-0883 or Write us at FIRST UNION CARD PRODUCTS, POST OFFICE BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any).
 - Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 - Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.

Advising and participating in telephone company proceedings

Commenting on proposed policies to facilitate the promotion of clients' businesses and to provide information about activities

Administered Corporate Affairs and Board of Directors meetings.

1990–1992

TechTel Communications, Inc

Pompano Beach, FL

Operation Manager

Provide regional field program management support during the implementation of new market areas.

Analyze current operations, processes & staffing to ascertain any gaps or deficiencies.

Provide staffs support to deliver telephony products & services.

Provide support to local Operations to assure compliances.

Serve as the regional SPOC (single point of contact) for all intra-company inquiries.

Serve as Corp HQ liaison for service launches by local Operations in assigned market areas

1987–1990

Allied Communications of Florida

Miami, FL

Regulatory Manager

Operations coordinator for special projects implementation.

Full responsibility for all Federal and State government regulatory compliance and certification.

Liaison officer to the Federal Communications Commission, all State Utility Commissions and Departments of State.

Managed tax and contracts department.

1979–1986

T&B Ansley

Los Angeles, CA

Quality Control Manager

Expanded testing procedures of all phases of inspections.

Evaluated all test reports for accuracy

Required certification of all inspectors.

Managed 20 inspectors.

Education

1975–1979 University of Southern California Los Angeles, CA

Majors: Mechanical Engineering, Accounting

Course Completed: Blueprint Interruption, True Position

United States Defense Department Course on Government Contract Interruption

BellSouth Basic Training, BellSouth Lens Training, BellSouth TAFF Training

Member of the Federal Communication Commission Bar Association (Non Voting Member)

Interests

Computer, collecting Science Fiction First Editions and Programming.

References

On Request

Don C. Fletcher.

SUMMARY OF SKILLS:

Engineering Management: Senior VP of Engineering for telecom carrier; senior engineer and project manager for several companies; operated my own engineering consulting firm for several years.

Distributed Systems: Client-server telecom platform; CORBA based E-commerce gateway.

Telecom and Datacom: Three patents for various platform features and architectures; VOFR and VOIP design studies, familiar with SS7, AIN, and CSU standards.

Signal Processing: voice detection and answer supervision in payphones and prepaid telecom platforms; seismic, acoustic, infrared, radar detection and estimation in the strategic weapons arena; authored the DSP package used by Johns Hopkins Applied Physics Lab.

Embedded and Real-time Systems: data communications protocol converter; terminal emulator and security pc boards; real-time FFT processor; adaptive filtration pacemaker.

Languages: C, C++, JAVA, CORBA, assembly

EDUCATION:

California Institute of Technology, PH.D, 1974, Engineering Science
Massachusetts Institute of Technology, S.B., 1965, Applied Mathematics

EXPERIENCE:

10/99 to 2001	Radiant Telecom, Inc Miami, FL VP President
10/95 to 10/99:	iTelsa (USA), Inc., Miami, FL, Senior VP of Engineering
10/93 to 16/95:	Protel, Inc., Lakeland, FL, Senior Consultant
4/92 to 10/93:	Teledabit Corporation, Sarasota, FL, VP Engineering
9/91 to 4/92:	Macroplex Corporation, Sarasota, FL, VP President
12/90 to 9/91:	Elcotel Corporation, Sarasota, FL, Executive VP Engineering
1/77 to 12/90:	Macroplex Corporation, Boca Raton, FL, President
4/73 to 12/76:	R&D Associates, Santa Monica, CA, Senior Researcher

REFERENCES:

Available on request

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Experience

President

NeTel, Inc

1997-2001

Responsible for developing a regional Telecommunication strategy aligned to the business strategies. 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 NeTel., traveling extensively. Efforts resulted in acquiring substantial new business interest. Managed communications, press relations, and advertising through multiple media channels.

President /CEO

TechTel, Inc

1993-1997

Managed sales, marketing, public relations, trade shows, press tours, product development, production, strategic relationships, and 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

Lens Express, Inc

1987-1993

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

Lens Express, Inc

1985-1987

Marketing in 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 database 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

1980-1985

University of Florida

Gainesville, FL

BA, MS International Marketing and Finance.

References

On Request