

# Regnum Group, Inc

ORIGINAL

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

May 1, 2001

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

010752-T1

Re: Ntera, Inc.

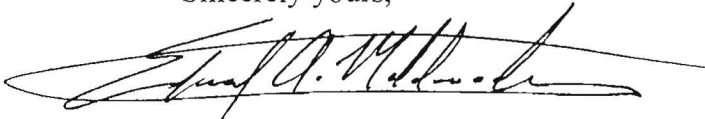
Dear Sir or Madam:

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 long distance Inter-exchange telecommunications services 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

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



DOCUMENT NUMBER-DATE

06148 MAY 16 2001

FPSC-RECORDS/REPORTING

## ARTICLES OF INCORPORATION

FILED

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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

# 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



GRPEOP2 (1-99)

*Katherine Harris*

Katherine Harris  
Secretary of State





FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

April 2, 2001

CAPITAL CONNECTION, INC.

The Articles of Incorporation for NTERA, INC. were filed on April 2, 2001 and assigned document number P01000033220. Please refer to this number whenever corresponding with this office regarding the above corporation. The certification you requested is enclosed.

**PLEASE NOTE: COMPLIANCE WITH THE FOLLOWING PROCEDURES IS ESSENTIAL TO MAINTAINING YOUR CORPORATE STATUS. FAILURE TO DO SO MAY RESULT IN DISSOLUTION OF YOUR CORPORATION.**

**A CORPORATION ANNUAL REPORT/UNIFORM BUSINESS REPORT MUST BE FILED WITH THIS OFFICE BETWEEN JANUARY 1 AND MAY 1 OF EACH YEAR BEGINNING WITH THE CALENDAR YEAR FOLLOWING THE YEAR OF THE FILING DATE NOTED ABOVE AND EACH YEAR THEREAFTER. FAILURE TO FILE THE ANNUAL REPORT/UNIFORM BUSINESS REPORT ON TIME MAY RESULT IN ADMINISTRATIVE DISSOLUTION OF YOUR CORPORATION.**

**A FEDERAL EMPLOYER IDENTIFICATION (FEI) NUMBER MUST BE SHOWN ON THE ANNUAL REPORT/UNIFORM BUSINESS REPORT FORM PRIOR TO ITS FILING WITH THIS OFFICE. CONTACT THE INTERNAL REVENUE SERVICE TO RECEIVE THE FEI NUMBER IN TIME TO FILE THE ANNUAL REPORT/UNIFORM BUSINESS REPORT AT 1-800-829-3676 AND REQUEST FORM SS-4.**

**SHOULD YOUR CORPORATE MAILING ADDRESS CHANGE, YOU MUST NOTIFY THIS OFFICE IN WRITING, TO INSURE IMPORTANT MAILINGS SUCH AS THE ANNUAL REPORT/UNIFORM BUSINESS REPORT NOTICES REACH YOU.**

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

Joey Bryan, Document Specialist  
New Filing Section

Letter Number: 901A00019548

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

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

Instructions

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

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

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

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

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

If you have questions about completing the form, contact:

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

1. This is an application for  (check one)
- Original certificate (new company).**
- Approval of transfer of existing certificate:**  
Example, a certificated company purchases an existing certificated company and desires to retain the authority of both certificates.
- Approval of assignment of existing certificate:**  
Example, a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.
- Approval of transfer of control:**  
Example, a company purchases 51 % of a certificated company. The Commission must approve the new controlling entity.

2. Name of company:

          **NTERA,INC.**

3. Name under which 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. 163<sup>RD</sup> DRIVE, MIAMI, FLORIDA 33169**

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

          **1020 N.W. 163<sup>RD</sup> DRIVE, MIAMI, FLORIDA 33169**

Select type of business your company will be conducting  (Check all that apply)

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

7. Structure of organization;

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

8. **If individual**, provide:

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

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

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

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

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

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

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

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

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

**P01000033220**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(a) The Florida registration number: \_\_\_\_\_

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

16. Provide the following (if applicable):

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

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

Fax No. \_\_\_\_\_

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

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

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

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

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

(c) How is this information provided?

\_\_\_\_\_

17. Who will receive the bills for your service? (  ) Business Customers  
(  ) Residential Customers ( ) PATs station end-users  
( ) PATs providers ( ) Hotel & motel guests  
( ) Hotels & motels  
( ) Universities ( ) Universities dormitory residents  
( ) Other: (specify) \_\_\_\_\_

18. 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 NW 163<sup>rd</sup> Drive**

**City/State/Zip: Miami, Florida 33169**

**Telephone No.: 305-914-3464**

**Fax No.: 305-625-8167**

**Internet E-Mail Address: REGNUM-GROUP@USA.NET**

**Internet Website Address: None**

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

**Name: Korhan Aydin**

**Title: Operations**

**Address: 1020 N.W. 163<sup>RD</sup>DRIVE,**

**City/State/Zip: Miami, Florida 33132**

**Telephone No.: 305-914-3364**

**Fax No.: 305-625-8167**

**Internet E-Mail Address: kaydin@radianttelecom.com**

**Internet Website Address: None to Date.**

:

(c) Complaints/Inquiries from customers

Name: **KENNETH JACOBI**

Title: **Regulatory Affairs**

Address: **1020 N.W. 163<sup>RD</sup> DRIVE**

City/State/Zip: **Miami, Florida 33169**

Telephone No.: **305-914-3364**

Fax No.: **305-625-8167**

Internet E-Mail Address:

Internet Website Address: **None to Date.**

19. List the states in which the applicant:

(a) Has operated as an interexchange telecommunications company.

**N/A**

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

**Florida Only**

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

**None**

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

**None**

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

**None**

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

**None**



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

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

**None**

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

**None**

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

a. \_\_\_\_\_ **MTS with distance sensitive per minute rates**

- \_\_\_\_\_ Method of access is FGA
- \_\_\_\_\_ Method of access is FGB
- \_\_\_\_\_ Method of access is FGD
- \_\_\_\_\_ Method of access is 800

b. \_\_\_\_\_ **MTS with route specific rates per minute**

- \_\_\_\_\_ Method of access is FGA
- \_\_\_\_\_ Method of access is FGB
- \_\_\_\_\_ Method of access is FGD
- \_\_\_\_\_ Method of access is 800

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

- \_\_\_\_\_ Method of access is FGA
- \_\_\_\_\_ Method of access is FGB
- \_\_\_\_\_ Method of access is FGD
- \_\_\_\_\_ Method of access is 800

d. \_\_\_\_\_ **MTS for pay telephone service provider**

- e. \_\_\_\_\_ **Block-of-time calling plan (Reach Out Florida, Ring America, etc.).**
- f. \_\_\_\_\_ **800 service (toll free)**

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

- \_\_\_\_\_ **Method of access is via dedicated facilities**
- \_\_\_\_\_ **Method of access is via switched facilities**

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

- i. \_\_\_\_\_ **Travel Services**
- \_\_\_\_\_ Method of access is 850
- \_\_\_\_\_ Method of access is 800

k. \_\_\_\_\_ **Operator services**

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

I. **Services included are:**

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

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

23. Submit the following:

A. **Financial capability.**

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

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

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

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

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

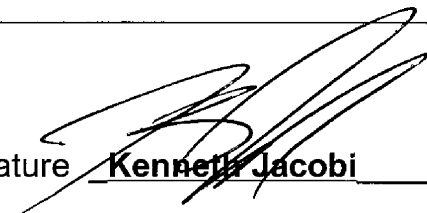
1. **A written explanation** that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.
2. **A written explanation** that the applicant has sufficient financial capability to maintain the requested service.
3. **A written explanation**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

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

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

**\*\*APPLICANT ACKNOWLEDGEMENT STATEMENT\*\***

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

<u>UTILITY OFFICIAL:</u>	
Signature  <u>Kenneth Jacobi</u>	Date <u>5/3/01</u>
Title <u>Regulatory Affairs</u>	
Address: <u>1020 N.W. 163<sup>RD</sup> Drive, Miami, Florida 33169</u>	
Telephone No. <u>305-914-3364</u> Fax No. <u>305-625-8167</u>	

**ATTACHMENTS:**

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

## CERTIFICATE TRANSFER OR ASSESSMENT STATEMENT

1. **Name:**

**Title:**

**Company:**

and current holder of Florida Public Service Commission Certificate Number

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

( ) transfer

( ) assignment

of the above-mentioned certificate.

 UTILITY OFFICIAL:

Signature Kenneth Jacobi Date 5/3/01

Title Regulatory Affairs

Address: 1020 N.W. 163<sup>RD</sup> Drive, Miami, Florida 33169

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

## CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

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

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

UTILITY OFFICIAL:

Signature  Kenneth Jacobi Date 5/3/01

Title Regulatory Affairs

Address: 1020 N.W. 163<sup>rd</sup> Drive, Miami, Florida 33169

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

**CURRENT FLORIDA INTRASTATE SERVICES    \*\* APPENDIX C \*\***

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

If the answer is ~ fully describe the following:

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

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

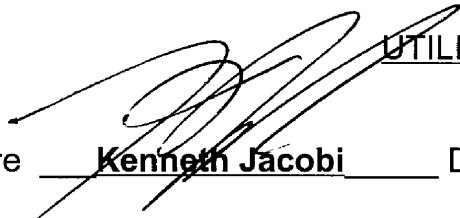
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UTILITY OFFICIAL:



Signature   **Kenneth Jacobi**   Date   **5/3/01**  

Title   **Regulatory Affairs**  

Address:   **1020 N.W. 163<sup>rd</sup> Drive, Miami, Florida 33169**  

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



AFFIDAVIT

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

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

 UTILITY OFFICIAL:

Signature Kenneth Jacobi Date 5/3/01

Title Regulatory Affairs

Address: 1020 N.W. 163<sup>RD</sup> Drive, Miami, Florida 33169

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

**TITLE SHEET**

**FLORIDA TELECOMMUNICATIONS TARIFF**

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by NTera, Inc with principal offices at 1020 NW 163<sup>rd</sup> Drive, Miami, Florida 33169. This tariff applies for services furnished within the State of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected during normal business hours at the Company's principal place of business.

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**CHECK SHEET**

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

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

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**TABLE OF CONTENTS**

Title Sheet..... 1

Check Sheet ..... 2

Table of Contents..... 3

Symbols Sheet..... 4

Tariff Format Sheets ..... 5

Section 1 - Technical Terms and Abbreviations ..... 6

Section 2 - Rules and Regulations ..... 7

Section 3 - Description of Service ..... 10

Section 4 - Rates ..... 14

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**SYMBOLS SHEET**

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

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

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**TARIFF FORMAT SHEETS**

- A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14. Because of various suspension periods, deferrals, Etc., the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.
- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2.
  - 2.1.
  - 2.1.1.
  - 2.1.1.A.
  - 2.1.1.A.1
  - 2.1.1.A.1.(a).
  - 2.1.1.A.1.(a) I.
  - 2.1.1.A.1 (a) I. ( i ).
  - 2.1.1.A.1 (a) I. ( i ). ( 1 ).
- D. Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (\*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS**

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

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

**Company or Carrier** - 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 tariff regulations.

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

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

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

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

**Prepaid Account** - An inventory of Telecom Units purchased in advance by the Customer, and associated with one and only one Authorization Code as contained in a specific Prepaid Calling Card.

**Prepaid Calling Card** - A card issued by the Company, containing an Authorization Code which identifies a specific Prepaid Account of Telecom Units, which enables calls to be processed, account activity to be logged, and balances to be maintained, on a prepayment basis.

**Telecom Unit** - A measurement of telecommunications service equivalent to one minute of usage between any two points within the State of Florida.

**Telecommunications** - The transmission of voice communications or, subject to the transmission capabilities of the services, the transmission of data, facsimile, signaling, metering, or other similar communications.

**Underlying Carrier** - The telecommunications carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of Customer telecommunications traffic.

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**SECTION 2 - RULES AND REGULATIONS**

2.1 **Undertaking of the Company.**

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

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

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

2.2 **Limitations.**

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

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

2.2.3 All facilities provided under this tariff are directly controlled by the Company and the customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

2.2.4 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

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

2.3 **Liabilities of the Company.**

2.3.1 The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which the aforementioned faults in transmission occur.

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
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Miami, Florida 33169



**SECTION 2 - RULES AND REGULATIONS continued**

2.3 **Limitations** (Cont.)

2.3.2. The Company shall be indemnified and held harmless by the customer against:

- (A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information or other content transmitted over the Company's facilities.
- (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by the Company.

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, or equipment 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 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

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1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**SECTION 2 - RULES AND REGULATIONS continued**

**2.5 Disconnection of Service by Carrier.**

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

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

**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 are 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 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

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Miami, Florida 33169

**SECTION 3 - DESCRIPTION OF SERVICE**

3.1 **Timing of Calls**

3.1.1 **When Billing Charges Begin and End For Phone Calls**

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

3.1.2 **Billing Increments**

The minimum call duration for billing purposes is 1 minute for a connected call and calls beyond 1 minute are billed in 1-minute increments, unless otherwise stated in this tariff.

3.1.3 **Per Call Billing Charges**

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

3.1.4 **Uncompleted Calls**

There shall be no charges for uncompleted calls.

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**SECTION 3 - DESCRIPTION OF SERVICE continued**

**3.2 Calculation of Distance**

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

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

**FORMULA:**

The square root of:

$$\frac{(V1 - V2)^2 + (H1 - H2)^2}{10}$$

**3.3 Minimum Call Completion Rate**

A customer can expect a call completion rate of not less than 90% during peak use periods for all FG D services ("1+" dialing).

**3.4 Service Offerings**

**3.4.1 NTera, Inc Long Distance Service**

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

**3.4.2 NTera, Inc 800 / 888 (Inbound) Long Distance Service**

NTera, Inc Inc. 800 / 888 (Inbound) Long Distance Service is offered to residential and business customers. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in One Minute increments, with One Minute minimum call duration. A minimum monthly service charge requirement applies. Customers whose monthly usage is less than the minimum will be billed the minimum amount.

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Miami, Florida 33169

**SECTION 3 - DESCRIPTION OF SERVICE continued**

**3.4.3 NTERA, Inc Calling Card Service**

This service permits use of Prepaid Calling Cards for placing long distance calls. Customers may purchase NTERA, Inc Prepaid Calling Cards at a variety of retail outlets or through other distribution channels. NTERA, Inc Prepaid Calling Cards are available at a variety of face values ranging from five dollars (\$5.00), in one-dollar (\$1.00) increments. NTERA, Inc Prepaid Calling Card service is accessed using the NTERA, Inc toll-free number printed on the card. The caller is prompted by an automated voice response system to enter his/her Authorization Code, and then to enter the terminating telephone number. Global One Communication's processor tracks the call duration on a real time basis to determine the number of Telecom Units consumed. The total consumed Telecom Units for each call is deducted from the remaining Telecom Unit balance on the Customer's NTERA, Inc Prepaid Calling Card. All calls must be charged against Prepaid Calling Card that has a sufficient telecom Unit balance. A Customer's call will be interrupted with an announcement when the balance is about to be depleted. In order to continue the call, the Customer can either call the toll-free number on the back of the NTERA, Inc Prepaid Calling Card and "recharge" the balance on the card using a nationally recognized credit card, or the Customer can throw the card away and purchase a new one. The Company will terminate calls in progress if the balance on the NTERA, Inc Prepaid Calling Card is insufficient to continue the call and the Customer fails to enter the number of another valid NTERA, Inc Prepaid Calling Card prior to termination.

A card will expire on the date indicated on the card, or if no date is specified, 12 months from the date of first usage, or the date of last recharge, whichever is later. The Company will not refund unused balances. A credit allowance for NTERA, Inc Prepaid Calling Card Service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. To receive the proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the NTERA, Inc Prepaid Calling Card and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, etc.), and the approximate time that the call was placed. When a call charged to a NTERA, Inc Prepaid Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one Telecom Unit. Credit allowances for calls pursuant to NTERA, Inc Prepaid Card Service do not apply for interruptions not reported promptly to the Company or interruptions that are due to the failure of power, equipment or systems not provided by the Company. Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of the Company. The Company will block all calls beginning with the NPA "900" and NXX "976" calls, therefore such calls cannot be completed.

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**SECTION 3 - DESCRIPTION OF SERVICE continued**

**Reserved for further Services**

ISSUED May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

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1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

**SECTION 4 - RATES**

**4.1 SERVICE CHARGES**

**4.1.1 NTERA, Inc Residential Outbound/Inbound Switched Services**

<u>Rate Plan</u>	<u>Rate Per Minute</u>	<u>Monthly Service Charge</u>	<u>800 Option Monthly Service Charge</u>
<b>R1</b>	<b>\$.0855</b>	<b>None</b>	<b>\$3.00</b>
<b>R2</b>	<b>\$.0655</b>	<b>5.00</b>	<b>\$3.00</b>
Installation Charge \$	\$150.00		

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By:

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**SECTION 4 - RATES, Continued**

**4.1 SERVICES CHARGES, Continued**

**4.1.2 NTERA, Inc Business Outbound/Inbound Switched Services**

<u>Rate Plan</u>	<u>Monthly Volume</u>	<u>Rate Per Minute</u>	<u>Monthly Service Charge</u>
B1S	\$0-\$250	\$.0835	\$10.00
B2S	\$251-\$1000	\$.0725	\$ 8.00
B3S	Over \$1001	\$.0500	\$ 3.00

**4.1.3 NTERA, Inc Outbound/Inbound Dedicated Services**

<u>Rate Plan</u>	<u>Monthly Volume</u>	<u>Peak Rate Per Minute</u>	<u>Off-Peak Rate Per Minute</u>	<u>Monthly Service Charge</u>
B1D	\$0-\$250	\$.0845	\$.0989	\$100.00
B2D	\$251-\$1000	\$.0740	\$.0789	\$100.00
B3D	\$5001-\$7500	\$.0630	\$.0489	\$ 80.00
B4D	\$7501-\$10000	\$.0550	\$.0339	\$ 50.00
B5D	\$10001-\$125000	\$.0306	\$.0250	\$ 0.00

Installation Charge \$ \$150.00

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By:

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1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169



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**SECTION 4 - RATES, Continued**

**4.2 MISC. CHARGES**

**4.2.1 Payphone Surcharge**

A surcharge will be added to any completed. Intrastate toll access code and subscriber 800/888 type calls placed from a public or semi-public Pay Phone.

**4.2.2 Per Call Surcharge**

A surcharge per call will be added for every call that is connected. If an Answer Machine, Fax Machine, Voice Mail or Pager answers it will be considered connected.

**4.2.3 Maintenance Surcharge**

A weekly surcharge applies to some cards that have been used at least once.

**4.2.4 Directory Assistance**

The Company provides Directory Assistance as an ancillary service exclusively to its customers. Directory Assistance is accessible by dialing "1", the area code of the desired number and "555-1212".

**Directory Assistance**, per call: \$.75

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**SECTION 4 - RATES continued**

**4.3 NTERA, Inc Prepaid Calling Cards**

**Prepaid Calling Card#1**

Rate per minute:	\$ .049
Maintenance Surcharge:	\$.35
Per Call Surcharge	\$.00
Payphone Surcharge:	\$.35

**Prepaid Calling Card#2**

Rate per minute:	\$ .059
Maintenance Surcharge	\$.25
Per Call Surcharge	\$.00
Payphone Surcharge	\$.35

**Prepaid Calling Card#3**

Rate per minute:	\$.01
Maintenance Surcharge	\$.45
Per Call Surcharge	\$.00
Payphone Surcharge	\$.35

**Prepaid Calling Card#4**

Rate per minute:	\$.035
Maintenance Surcharge	\$.00
Per Call Surcharge	\$.25
Payphone Surcharge	\$.35

ISSUED: May 3, 2001

EFFECTIVE: \_\_\_\_\_

By:

Engin Yesil - President  
1020 NW 163<sup>rd</sup> Drive  
Miami, Florida 33169

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**SECTION 4 - RATES continued****4.4 Payment of Calls****4.4.1 Late Payment Charges**

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

**4.4.2 Return Check Charges**

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

**4.4.3 Restoration of Service**

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

**4.4.4 Special Promotions**

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

**4.5 Special Rates For The Handicapped****4.5.1 Directory Assistance**

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

**4.5.2 Hearing and Speech Impaired Persona**

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

**4.5.3 Telecommunications Relay Service**

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay service calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off of the otherwise applicable rate for a voice nonrelay call.

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By:

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# Cash Management Small Business Checking

01

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RADIANT TELECOM, INC  
1020 NW 163RD DRIVE  
MIAMI FL 33169

CB

## Cash Management Small Business Checking

9/01/2000 thru 9/29/2000

Account number:

Account holder(s): RADIANT TELECOM, INC

Taxpayer ID Number: 650798535

### Account Summary

Opening balance 9/01	\$641,458.52
Deposits and other credits	41,745,844.43 +
Checks	768,012.63 -
Other withdrawals and service fees	41,002,558.94 -
Closing balance 9/29	\$616,731.38

**REDACTED**

### Deposits and Other Credits

Date	Amount	Description
9/01	3,932.75	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000901 PPD MISC SETTLE FLTRADTCM
9/01	16,325.00	FUNDS TRANSFER (ADVICE 000901021060) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000901007943 OBI = REF = 000901007943 01:17P
9/01	44,275.00	FUNDS TRANSFER (ADVICE 000901039848) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000901015054 OBI = REF = 000901015054 04:37P
9/01	50,000.00	FUNDS TRANSFER (ADVICE 000901025946) RCVD FROM NATIONSBANK OF FL/ ORG = E-COM TECHNOLOGIES INC RFB = SE000901010094 OBI = REF = SE000901010094 01:48P
9/01	175,000.00	COUNTER DEPOSIT
9/01	2,016,341.04	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-01 072452328 SWPRP BUY CUSTOMER 000078092
9/05	995.00	DEPOSIT
9/05	995.00	DEPOSIT
9/05	1,622.55	DEPOSIT
9/05	3,844.00	DEPOSIT

Deposits and Other Credits continued on next page.



# Cash Management Small Business Checking

02

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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

**REDACTED**

Deposits and Other Credits continued on next page.



# Cash Management Small Business Checking

03

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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 SETTL 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 SETTL 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

**REDACTED**

*Deposits and Other Credits continued on next page.*



# Cash Management Small Business Checking

04

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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 SETTLE 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 SETTLE 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

**REDACTED**

*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 SETTL 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

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*Deposits and Other Credits continued on next page.*





# Cash Management Small Business Checking

06

036 142

100 51

42,034

## Deposits and Other Credits *continued*

Date	Amount	Description
9/12	26,591.41	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000912 PPD MISC SETTLE FLTRADTCM
9/12	29,036.85	DEPOSIT
9/12	30,898.50	DEPOSIT
9/12	33,727.75	DEPOSIT
9/12	40,000.00	DEPOSIT
9/12	49,296.20	DEPOSIT
9/12	54,700.00	FUNDS TRANSFER (ADVICE 000912029119) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000912011126 OBI = REF = 000912011126 05:34P
9/12	60,760.30	DEPOSIT
9/12	66,189.00	FUNDS TRANSFER (ADVICE 000912016731) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000912006015 OBI = REF = 000912006015 01:34P
9/12	100,000.00	FUNDS TRANSFER (ADVICE 000912014740) RCVD FROM MELLON BANK N A /MERRILL LYNCH PI ORG = JEAN VICK JTWROS 108 DUNWOODY LN H RFB = 11092 OBI = REF = 11092 01:15P
9/12	200,000.00	COUNTER DEPOSIT
9/12	1,815,297.46	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-12 072546903 SWPRP BUY CUSTOMER 000078092
9/13	274.00	DEPOSIT
9/13	1,100.00	DEPOSIT
9/13	2,655.00	DEPOSIT
9/13	2,887.80	FUNDS TRANSFER (ADVICE 000913014172) RCVD FROM ATLANTIC CENTRAL /UNION BANK & TRU ORG = FREDERICK BROKHOFF PHONE HOME ENT RFB = OBI = REF = 12:42P
9/13	3,980.00	DEPOSIT
9/13	14,582.55	DEPOSIT
9/13	16,126.12	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000913 PPD MISC SETTLE FLTRADTCM
9/13	19,518.20	DEPOSIT
9/13	19,950.00	DEPOSIT
9/13	21,154.50	DEPOSIT
9/13	22,585.00	DEPOSIT
9/13	33,428.95	DEPOSIT

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Deposits and Other Credits continued on next page.



# Cash Management Small Business Checking

07

036 142

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42,035



## Deposits and Other Credits *continued*

Date	Amount	Description
9/13	52,225.00	FUNDS TRANSFER (ADVICE 000913006700) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000913002916 OBI = REF = 000913002916 10:25A
9/13	75,000.00	DEPOSIT
9/13	150,000.00	COUNTER DEPOSIT
9/13	2,350,385.14	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-13 072560434 SWPRP BUY CUSTOMER 000078092
9/14	100.74	AUTOMATED CREDIT RETURN SETTLE RETURN CO. ID. 000914 PPD MISC SETTL CHOFAXEDI
9/14	2,360.00	DEPOSIT
9/14	2,521.00	DEPOSIT
9/14	2,985.00	DEPOSIT
9/14	3,352.00	DEPOSIT
9/14	12,563.75	DEPOSIT
9/14	12,817.45	DEPOSIT
9/14	16,269.90	FUNDS TRANSFER (ADVICE 000914002771) RCVD FROM FLEET NATIONAL BA/ ORG = 9278 COMMUNICATIONS INC RFB = 2000091400097NPN OBI = REF = 000914001300 08:38A
9/14	20,287.75	DEPOSIT
9/14	22,440.00	FUNDS TRANSFER (ADVICE 000914024085) RCVD FROM BANK OF TEXAS NAT/ ORG = S. K. MARKETING INC RFB = 20000914131551GL OBI = REF = 20000914131551GL 02:42P
9/14	41,965.00	FUNDS TRANSFER (ADVICE 000914006255) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000914002659 OBI = REF = 000914002659 09:58A
9/14	48,075.00	FUNDS TRANSFER (ADVICE 000914006924) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000914002898 OBI = REF = 000914002898 10:43A
9/14	60,161.79	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000914 PPD MISC SETTL FLTRADTCM
9/14	72,423.00	DEPOSIT
9/14	150,000.00	COUNTER DEPOSIT
9/14	2,351,385.30	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-14 072576524 SWPRP BUY CUSTOMER 000078092

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*Deposits and Other Credits continued on next page.*



# Cash Management Small Business Checking

08

036 142

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42,036

## Deposits and Other Credits *continued*

Date	Amount	Description
9/15	1,159.00	FUNDS TRANSFER (ADVICE 000915012120) RCVD FROM AMSOUTH BANK, N.A/ ORG = BUBCO INC RFB = 0009150010640461 OBI = REF = 0009150010640461 11:25A
9/15	5,074.81	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000915 PPD MISC SETTLE FLTRADTCM
9/15	10,711.25	FUNDS TRANSFER (ADVICE 000915009796) RCVD FROM FIRST NATIONAL BA/ ORG = STEVE KNISS RFB = 2 OBI = REF = 2 11:17A
9/15	25,000.00	FUNDS TRANSFER (ADVICE 000915011292) RCVD FROM NATIONSBANK OF FL/ ORG = E-COM TECHNOLOGIES INC RFB = SE000915005038 OBI = REF = SE000915005038 11:14A
9/15	40,461.50	FUNDS TRANSFER (ADVICE 000915008890) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000915003717 OBI = REF = 000915003717 11:06A
9/15	91,745.00	FUNDS TRANSFER (ADVICE 000915024610) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000915008632 OBI = REF = 000915008632 02:10P
9/15	175,000.00	FUNDS TRANSFER (ADVICE 000915011288) RCVD FROM NATIONSBANK OF FL/ ORG = AMERICAN PHONE CARD CORP RFB = SE000915004987 OBI = REF = SE000915004987 11:14A
9/15	225,000.00	COUNTER DEPOSIT
9/15	1,577,258.45	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-15 072585632 SWPRP BUY CUSTOMER 000078092
9/18	995.00	DEPOSIT
9/18	3,246.00	DEPOSIT
9/18	7,869.93	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000918 PPD MISC SETTLE FLTRADTCM
9/18	8,898.65	FUNDS TRANSFER (ADVICE 000918029012) RCVD FROM BANK OF EUREKA SP/ ORG = CHRISTINE KNISS/OZARK MTN TELECOM RFB = 1003 OBI = REF = 1003 04:15P
9/18	9,014.50	DEPOSIT
9/18	9,150.00	DEPOSIT
9/18	9,300.00	DEPOSIT

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*Deposits and Other Credits continued on next page.*



# Cash Management Small Business Checking

09

036 142

100 51

42,037

## 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 SETTTL 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

10

36 142

100 51

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 SETTL FLTRADTCM
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 SETTL CHOFAXEDI
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

11

036 142

100 51

42,039



## 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

12

036 142

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42.040

## Deposits and Other Credits *continued*

Date	Amount	Description
9/22	15,575.00	FUNDS TRANSFER (ADVICE 000922007838) RCVD FROM SUN BANK SOUTH FL/ ORG = AMERICARD DISPENSING CORP RFB = 000922003444 OBI = REF = 000922003444 10:38A
9/22	20,632.80	DEPOSIT
9/22	23,222.55	DEPOSIT
9/22	26,986.58	DEPOSIT
9/22	37,251.20	DEPOSIT
9/22	38,406.45	DEPOSIT
9/22	43,437.00	FUNDS TRANSFER (ADVICE 000922012707) RCVD FROM FLEET NATIONAL BA/ ORG = 9278 COMMUNICATIONS INC RFB = 2000092201283NPN OBI = REF = 000922009157 11:51A
9/22	60,200.00	DEPOSIT
9/22	61,250.00	FUNDS TRANSFER (ADVICE 000922002282) RCVD FROM SUN BANK SOUTH FL/ ORG = INTELECALL COMMUNICAITONS INC RFB = 000921010240 OBI = REF = 000921010240 08:33A
9/22	150,000.00	FUNDS TRANSFER (ADVICE 000922003871) RCVD FROM CITIBANK, NYC FW/CITIBANK ILLINOI ORG = OPTION COMMUNICATIONS, RFB = G0002661532101 OBI = PAYMENT FOR ACTIVATI REF = G0002661532101 09:40A
9/22	200,000.00	COUNTER DEPOSIT
9/22	1,544,253.04	CAPITAL MARKETS/INVESTMENT ACTIVITY 09-22 072667881 SWPRP BUY CUSTOMER 000078092
9/25	200.00	DEPOSIT CORRECTIONS CREDIT
9/25	530.00	DEPOSIT
9/25	1,160.00	DEPOSIT
9/25	2,585.00	DEPOSIT
9/25	3,050.00	DEPOSIT
9/25	5,000.00	DEPOSIT
9/25	8,317.12	AUTOMATED CREDIT RADIANT TELECOM DEBITS CO. ID. 000925 PPD MISC SETTLE FLTRADTCM
9/25	9,000.00	DEPOSIT
9/25	12,800.00	DEPOSIT
9/25	13,955.50	DEPOSIT
9/25	14,930.50	DEPOSIT
9/25	18,643.15	DEPOSIT

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*Deposits and Other Credits continued on next page.*



# Cash Management Small Business Checking

13

036 142

100 51

42,041

## 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 SETTLE 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

100 51

42,042

## 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 SETTLE 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

15

036 142

100 51

42,043

## 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 CHOFAXEDI
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.

## 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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## 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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## 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	<b>Total</b>	<b>\$768,012.63</b>	
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 3 RADIANT TELECOM
9/01	2,346.05	ZBA TRANSFER DEBIT TRANSFER TO 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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## Other Withdrawals and Service Fees *continued*

Date	Amount	Description
9/05	87.73	ZBA TRANSFER DEBIT TRANSFER TO 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 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.



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 0203694851 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.



# Cash Management Small Business Checking

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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 SETTLE CHOFADED
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 SETTLE CHOFADED
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 / 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.



# Cash Management Small Business Checking

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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 03:46P
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.*

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
9/18	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 FIRSTSTAR 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.





**Other Withdrawals and Service Fees** *continued*

<i>Date</i>	<i>Amount</i>	<i>Description</i>
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 SETTL CHOFAXEDI
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 3 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

**REDACTED***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 SETTL CHOFAXEDI
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 SETTL CHOFAXEDI
9/28	583.50	DEPOSITED ITEM RETURNED ADV # 395879
9/28	617.08	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM
9/28	1,243.48	ZBA TRANSFER DEBIT TRANSFER TO RADIANT TELECOM

**REDACTED**

*Other Withdrawals and Service Fees continued on next page.*

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 ADIANT 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

REDACTED

Other Withdrawals and Service Fees continued on next page.

**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

**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		

**REDACTED**



**REDACTED**

**Customer Service Information**

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

	<b>Phone number</b>	<b>Address</b>
Business Checking, CheckCard & Loan Accounts	1-800-566-3862	FIRST UNION NATIONAL BANK
Commercial Checking & Loan Accounts	1-800-222-3862	P.O. BOX 2870
TDD (For the Hearing Impaired)	1-800-388-2234	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**

	List Outstanding Checks and Withdrawals			
	Ck. No.	Amount	Ck. No.	Amount
<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>				
			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.

1. Tell us your name and account number (if any).
2. 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.
3. 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.

**Radiant Telecom**  
**Income Statement**  
For the Nine Months Ending September 30, 2000

	Current Month		Year to Date	
<b>Revenues</b>				
Product Sales - Hardware	\$ 0.00	0.00	\$ 252,628.94	0.47
Product Sales - Software & Sup	7,500.00	0.07	78,398.43	0.15
P.O.S. Card Revenue	383,343.71	3.41	2,672,980.91	4.96
Sale Switchless Resalers	7,616,864.18	67.79	36,087,988.98	66.91
Prepaid Cards Revenue	3,065,350.04	27.28	13,870,986.48	25.72
Wholesale Carrier Revenue	160,723.00	1.43	901,999.29	1.67
Interest Income	2,733.63	0.02	73,363.47	0.14
<b>Total Revenues</b>	<b>11,236,514.56</b>	<b>100.00</b>	<b>53,938,346.50</b>	<b>100.00</b>
<b>Cost of Sales</b>				
Carrier Charges	7,723,728.40	68.74	33,966,205.22	62.97
Promo Material Charges	65,000.00	0.58	595,048.73	1.10
Advertising Expense	5,826.18	0.05	47,726.96	0.09
Printing Expense	0.00	0.00	24,674.09	0.05
Material Shipping Charges	59,186.56	0.53	340,124.57	0.63
Computer Inventory	0.00	0.00	256,828.94	0.48
<b>Total Cost of Sales</b>	<b>7,853,741.14</b>	<b>69.89</b>	<b>35,230,608.51</b>	<b>65.32</b>
<b>Gross Profit</b>	<b>3,382,773.42</b>	<b>30.11</b>	<b>18,707,737.99</b>	<b>34.68</b>
<b>Expenses</b>				
Unused Carrier Charge	1,794,120.86	15.97	8,429,721.80	15.63
Internet Access	0.00	0.00	54,227.48	0.10
Commission Expense	346,737.16	3.09	1,345,537.93	2.49
Access Charges	64,219.40	0.57	453,110.95	0.84
Show & Display Expense	0.00	0.00	22,976.30	0.04
Payroll - Programmers	48,578.54	0.43	262,027.26	0.49
Payroll - Accounting	7,055.64	0.06	55,468.49	0.10
Payroll - Sales	3,140.00	0.03	49,569.50	0.09
Payroll - Sales Commission	0.00	0.00	43,546.66	0.08
Payroll - Technical Support	8,133.00	0.07	59,096.33	0.11
Payroll - Customer Service	53,584.01	0.48	323,098.66	0.60
Payroll - Graphic Artist	1,538.47	0.01	26,301.58	0.05
Payroll - Administrative	3,933.37	0.04	31,319.33	0.06
Payroll - Telemarketers	6,909.64	0.06	79,819.63	0.15
Payroll - Carrier Relations	8,076.91	0.07	66,859.51	0.12
Payroll - Shipping	6,367.36	0.06	40,266.41	0.07
Payroll - Computer Tech Suppo	5,424.08	0.05	24,741.86	0.05
Payroll - Human Resources	1,269.24	0.01	4,842.32	0.01
Rent Expense	26,092.50	0.23	105,115.50	0.19
Courier Service	0.00	0.00	254.25	0.00
Maintenance Expense	0.00	0.00	180.00	0.00
Printing Expense	0.00	0.00	2,400.00	0.00
Telephone Expense	1,417.54	0.01	8,776.31	0.02
Donations	25,000.00	0.22	25,000.00	0.05
Supplies - Warehouse	0.00	0.00	2,352.55	0.00
Supplies - Office	3,560.74	0.03	23,119.62	0.04
Supplies - Computer	538.78	0.00	11,525.82	0.02
Business Licenses	0.00	0.00	1,763.31	0.00
Advertising Employment	1,820.00	0.02	13,101.31	0.02
Postage Expense	3,059.62	0.03	21,343.69	0.04
Computer Maintenance Services	1,483.40	0.01	12,017.08	0.02
Computer Software Expense	1,806.79	0.02	5,129.38	0.01
Computer Hardware Expense	0.00	0.00	20,006.96	0.04

For Management Purposes Only

**Radiant Telecom**  
**Income Statement**  
**For the Nine Months Ending September 30, 2000**

	Current Month		Year to Date	
Equipment Maintenance	468.32	0.00	2,501.73	0.00
Professional Fees - Legal	50,960.00	0.45	54,517.00	0.10
Professional Fees - Accounting	8,500.00	0.08	30,133.08	0.06
Professional Fees - Consulting	0.00	0.00	66,932.74	0.12
Storage Expense	267.54	0.00	2,384.50	0.00
Travel Expense	4,354.73	0.04	23,733.59	0.04
Auto Expense	0.00	0.00	7,979.44	0.01
Meals & Entertainment Expense	276.20	0.00	2,131.44	0.00
Monitoring Service	0.00	0.00	<9,225.00>	<0.02>
Payroll Taxes	12,272.59	0.11	91,986.83	0.17
Credit Card Processing Fees	75.80	0.00	462.50	0.00
Payroll Processing Fees	606.45	0.01	3,153.25	0.01
Employee Benefits - Legal	0.00	0.00	3,202.00	0.01
Employee Benefits - Auto	350.00	0.00	2,850.00	0.01
Employee Benefits - Medical	<2,968.76>	<0.03>	17,015.65	0.03
Employee Benefits - Dental	397.30	0.00	2,433.50	0.00
Employee Benefits - Education	888.75	0.01	2,194.75	0.00
Interest Expense	0.00	0.00	660.53	0.00
Insurance Expense	0.00	0.00	6,652.49	0.01
Bank Service Charge	6,357.58	0.06	37,425.97	0.07
Depreciation -Comp. Hardware	9,800.00	0.09	283,564.01	0.53
Depreciation -Comp. Software	4,985.97	0.04	44,873.73	0.08
Depreciation -Furniture & Fixt	181.08	0.00	1,223.04	0.00
Depreciation -Lease Improvemen	53.63	0.00	429.04	0.00
Taxes	13,758.64	0.12	47,064.72	0.09
Miscellaneous Expense	4,868.04	0.04	5,388.92	0.01
<b>Total Expenses</b>	<b>2,540,320.91</b>	<b>22.61</b>	<b>12,356,287.23</b>	<b>22.91</b>
<b>Net Income</b>	<b>\$ 842,452.51</b>	<b>7.50</b>	<b>\$ 6,351,450.76</b>	<b>11.78</b>

**RADIANT TELECOM, INC.**  
**FINANCIAL STATEMENTS**  
**December 31, 1999**

**TABLE OF CONTENTS**

	<u>Page</u>
INDEPENDENT AUDITOR'S REPORT .....	2
CONSOLIDATED FINANCIAL STATEMENTS	
Balance Sheet .....	3
Statement of Operations and Accumulated Deficit .....	4
Statement of Cash Flows .....	5
Notes to Financial Statements .....	6-8

## INDEPENDENT AUDITOR'S REPORT

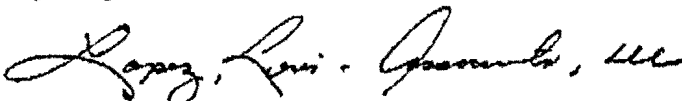
The Board of Directors and Stockholders  
Radiant Telecom, Inc.

We have audited the accompanying balance sheet of Radiant Telecom, Inc. as of December 31, 1999, and the related statements of operations and accumulated deficit, and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as discussed in the following paragraph, we conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

We did not observe the physical inventory (stated at \$40,944) as of December 31, 1998, since that date was prior to our initial engagement as auditors for the Company, and the Company's records do not permit adequate retroactive tests of inventory quantities.

In our opinion, except for the effects of such adjustments, if any, as might have been determined to be necessary in the statements of operations and accumulated deficit, and cash flows had we been able to observe the physical inventory taken as of December 31, 1998, the financial statements referred to in the first paragraph present fairly, in all material respects, the financial position of Radiant Telecom, Inc. as of December 31, 1999, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.



May 4, 2000

**RADIANT TELECOM, INC**  
**BALANCE SHEET**  
**December 31, 1999**

**ASSETS****CURRENT ASSETS**

Cash and cash equivalents	\$ 1,098,791
Accounts receivable	320,411
Inventories	154,126
Due from officers	115,000
Notes receivable	60,000
Due from affiliates	397,411
Current portion of note receivable from affiliate	193,441
Prepaid expenses	<u>51,907</u>

TOTAL CURRENT ASSETS 2,391,087

PROPERTY AND EQUIPMENT 1,056,039

NOTE RECEIVABLE FROM AFFILIATE 127,622

OTHER ASSETS, primarily deposits 330,482

\$ 3,905,230

**LIABILITIES AND STOCKHOLDER'S EQUITY****CURRENT LIABILITIES**

Unused carrier charges	\$ 3,034,816
Accounts payable and accrued expenses	<u>826,038</u>

TOTAL CURRENT LIABILITIES 3,860,854

**STOCKHOLDERS' EQUITY**

Common stock and paid in capital (1,000 shares authorized, par value \$1, 95 shares issued and outstanding)	85,100
Accumulated deficit	<u>(40,724)</u>

44,376

\$ 3,905,230

The accompanying notes are an integral part of these financial statements.

**RADIANT TELECOM, INC.**  
**STATEMENT OF OPERATIONS AND ACCUMULATED DEFICIT**  
**Year ended December 31, 1999**

Revenues	\$ 8,168,137
Cost of Services	<u>6,968,998</u>
GROSS MARGIN	1,199,139
Selling, general and administrative expenses	(1,647,698)
Interest income	<u>60,394</u>
NET LOSS	(388,165)
RETAINED EARNINGS, beginning	600,816
Distribution to stockholders	<u>(253,375)</u>
ACCUMULATED DEFICIT, ending	<u>\$ (40,724)</u>

The accompanying notes are an integral part of these financial statements.



**RADIANT TELECOM, INC.**  
**STATEMENT OF CASH FLOWS**  
Year ended December 31, 1999

Cash flows from operating activities:	
Net loss	\$ (388,165)
Adjustments to reconcile net loss to net cash provided by operating activities:	
Depreciation	107,288
Provision for doubtful accounts	605,907
Change in net operating assets and liabilities:	
Accounts receivable	(926,318)
Inventories	(113,182)
Prepaid expenses	(40,296)
Due from affiliates	(259,850)
Other assets	(330,482)
Unused carrier charges	2,975,698
Accounts payable and accrued expenses	<u>788,562</u>
 Total adjustments	 <u>2,807,327</u>
 Net cash provided by operating activities	 <u>2,419,162</u>
Cash flows from investing activities:	
Due from officer	(115,000)
Notes receivable	(60,000)
Purchases of property and equipment	<u>(1,004,710)</u>
 Net cash used by investing activities	 <u>(1,179,710)</u>
Cash flows from financing activities:	
Paid in capital	85,000
Distribution to stockholders	<u>(253,375)</u>
 Net cash used by financing activities	 <u>(168,375)</u>
 Net increase in cash	 1,071,077
Cash and cash equivalents, beginning	<u>27,714</u>
Cash and cash equivalents, ending	<u>\$ 1,098,791</u>

The accompanying notes are an integral part of these financial statements.

**RADIANT TELECOM, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 1999**

**NOTE A- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Organization

The Company is licensed as a facilities-based carrier, but operates as reseller of telecommunications services, primarily leasing the transmission facilities from various facilities-based carriers. The Company's primary activity is the sales of calling and debit cards and the related domestic and international long-distance carrier charges, and provides some domestic and international long-distance traffic.

Cash and Cash Equivalents

All highly liquid investments with a maturity of three months or less when purchased are classified as cash equivalents.

Inventories

Inventories, consisting primarily of inactivated calling and debit cards, are stated at the lower of cost or market; cost being determined on a First-in First-Out (FIFO) basis.

Property and Equipment

Property and equipment are recorded at cost. Depreciation is calculated using the straight-line method over an estimated useful lives of 5 years.

Internal use software costs were capitalized in accordance with the provisions of SOP 98-1 *Accounting for the Costs of Computer Software Developed or Obtained for Internal Use*.

Long-lived Assets

The Company continually evaluates whether events and circumstances have occurred subsequent to the acquisition of an asset that indicates that the remaining estimated useful life of an asset may warrant revision or that the remaining balance may not be recoverable. The Company made no adjustments to the carrying value of its assets during the period ended December 31, 1999.

Revenues

The Company recognizes revenues from long distance telecommunications services at the time of customer usage. Unearned revenues consist primarily of unused carrier charges on prepaid cards sold and activated as of December 31, 1999. The total amount of unearned revenues is the total unused time remaining on prepaid cards sold and activated less an estimated allowance for cards expected to expire prior to usage.

Cost of Services

Cost of revenues includes payments to local exchange carriers for access and transport charges and the cost of phone card inventory sold.

**RADIANT TELECOM, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 1999**

**NOTE A- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Advertising

Advertising costs are expensed as incurred. Advertising expense was approximately \$46,000 in 1999.

Commissions

Commissions to sales agents are paid and expensed based on a flat fee and/or a percentage of billings as incurred. Commissions expense was approximately \$143,000 in 1999.

Income taxes

The Company, with the consent of its stockholders, has elected, under the Internal Revenue Code, to be an S Corporation. In lieu of corporation income taxes, the stockholder of an S Corporation is taxed on the Company's taxable income. Therefore, no provision or liability for federal income taxes has been included in the financial statements.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

**NOTE B - CONCENTRATION OF CREDIT RISK**

The Company maintains cash balances at a financial institution in Miami. Accounts at each institution are insured by the Federal Deposit Insurance Corporation up to \$100,000. The Company's balances may at times exceed this limit.

Two customers totaled approximately 95% of total sales during 1999 and accounts receivable as of December 31, 1999.

**NOTE C - ACCOUNTS RECEIVABLE**

Trade receivables	\$ 739,411
Allowance for doubtful accounts	<u>(419,000)</u>
	<u>\$ 320,411</u>

**NOTE D - NOTES RECEIVABLE**

The Company has two 12% unsecured notes receivable from individuals requiring full payment of principal and interest at maturity and maturing December 14, 2000.

**RADIANT TELECOM, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 1999**

**NOTE E - PROPERTY AND EQUIPMENT**

Furniture and Equipment	\$ 837,687
Software	299,659
Software under development	<u>57,250</u>
	1,194,596
Accumulated depreciation	<u>(138,557)</u>
	<u>\$ 1,056,039</u>

**NOTE F - RELATED PARTY TRANSACTIONS**

The Company has a 10% note receivable from an affiliate, requiring monthly principal and interest payments of \$18,936 through July, 2001, collateralized by telecommunications equipment.

The amount due from officers, totaling \$115,000, was repaid subsequent to year end.

During 1999, the Company paid various expenses on behalf of its affiliates. These amounts were recorded as a receivable from the affiliates and are expected to be repaid within one year.

The Company leases transmission facilities, on a month-to-month basis, from an affiliate. Included in cost of services is approximately \$1,863,000 in carrier charges for services provided by this affiliate.

The Company leases office and warehouse space, on a month-to-month basis, from another affiliate, at approximately \$7,300 monthly. Total rent expense during 1999 was approximately \$51,000.

The Company also provides software technical support services for an affiliate for a monthly fee of \$7,581.

**NOTE G - COMMITMENTS**

**Carrier Agreements**

The Company has entered into various network services, network transport and telecommunications services agreements with prepaid debit card providers and wholesale carriers. These agreements have terms up to two years with automatic one year or monthly renewals for monthly recurring local line charges and commissions ranging from \$0.01 - \$5.54 per minute of calls terminating at the foreign location. In addition, certain agreements provide for additional charges ranging up to \$8 per minute for other feature services such as directory assistance, operator services, voice news network and conference calling. Certain of these agreements provide for minimum guaranteed minutes and related commission payable.

Total future minimum non-cancelable commitments under these operating leases, including minimum guaranteed payments for minutes relating to local line charges, are approximately as follows:

2000	\$ 2,468,000
2001	<u>400,000</u>
	<u>\$ 2,868,000</u>

**RADIANT TELECOM, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 1999**

**NOTE A- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Organization

The Company is licensed as a facilities-based carrier, but operates as reseller of telecommunications services, primarily leasing the transmission facilities from various facilities-based carriers. The Company's primary activity is the sales of calling and debit cards and the related domestic and international long-distance carrier charges, and provides some domestic and international long-distance traffic.

Cash and Cash Equivalents

All highly liquid investments with a maturity of three months or less when purchased are classified as cash equivalents.

Inventories

Inventories, consisting primarily of inactivated calling and debit cards, are stated at the lower of cost or market; cost being determined on a First-in First-Out (FIFO) basis.

Property and Equipment

Property and equipment are recorded at cost. Depreciation is calculated using the straight-line method over an estimated useful lives of 5 years.

Internal use software costs were capitalized in accordance with the provisions of SOP 98-1 *Accounting for the Costs of Computer Software Developed or Obtained for Internal Use*.

Long-lived Assets

The Company continually evaluates whether events and circumstances have occurred subsequent to the acquisition of an asset that indicates that the remaining estimated useful life of an asset may warrant revision or that the remaining balance may not be recoverable. The Company made no adjustments to the carrying value of its assets during the period ended December 31, 1999.

Revenues

The Company recognizes revenues from long distance telecommunications services at the time of customer usage. Unearned revenues consist primarily of unused carrier charges on prepaid cards sold and activated as of December 31, 1999. The total amount of unearned revenues is the total unused time remaining on prepaid cards sold and activated less an estimated allowance for cards expected to expire prior to usage.

Cost of Services

Cost of revenues includes payments to local exchange carriers for access and transport charges and the cost of phone card inventory sold.

**RADIANT TELECOM, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 1999**

**NOTE A- SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Advertising

Advertising costs are expensed as incurred. Advertising expense was approximately \$46,000 in 1999.

Commissions

Commissions to sales agents are paid and expensed based on a flat fee and/or a percentage of billings as incurred. Commissions expense was approximately \$143,000 in 1999.

Income taxes

The Company, with the consent of its stockholders, has elected, under the Internal Revenue Code, to be an S Corporation. In lieu of corporation income taxes, the stockholder of an S Corporation is taxed on the Company's taxable income. Therefore, no provision or liability for federal income taxes has been included in the financial statements.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

**NOTE B - CONCENTRATION OF CREDIT RISK**

The Company maintains cash balances at a financial institution in Miami. Accounts at each institution are insured by the Federal Deposit Insurance Corporation up to \$100,000. The Company's balances may at times exceed this limit.

Two customers totaled approximately 95% of total sales during 1999 and accounts receivable as of December 31, 1999.

**NOTE C - ACCOUNTS RECEIVABLE**

Trade receivables	\$ 739,411
Allowance for doubtful accounts	<u>(419,000)</u>
	<u>\$ 320,411</u>

**NOTE D - NOTES RECEIVABLE**

The Company has two 12% unsecured notes receivable from individuals requiring full payment of principal and interest at maturity and maturing December 14, 2000.

**RADIANT TELECOM, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 1999**

**NOTE E - PROPERTY AND EQUIPMENT**

Furniture and Equipment	\$ 837,687
Software	299,659
Software under development	<u>57,250</u>
	1,194,596
Accumulated depreciation	<u>(138,557)</u>
	<u>\$ 1,056,039</u>

**NOTE F - RELATED PARTY TRANSACTIONS**

The Company has a 10% note receivable from an affiliate, requiring monthly principal and interest payments of \$18,936 through July, 2001, collateralized by telecommunications equipment.

The amount due from officers, totaling \$115,000, was repaid subsequent to year end.

During 1999, the Company paid various expenses on behalf of its affiliates. These amounts were recorded as a receivable from the affiliates and are expected to be repaid within one year.

The Company leases transmission facilities, on a month-to-month basis, from an affiliate. Included in cost of services is approximately \$1,863,000 in carrier charges for services provided by this affiliate.

The Company leases office and warehouse space, on a month-to-month basis, from another affiliate, at approximately \$7,300 monthly. Total rent expense during 1999 was approximately \$51,000.

The Company also provides software technical support services for an affiliate for a monthly fee of \$7,581.

**NOTE G - COMMITMENTS**

**Carrier Agreements**

The Company has entered into various network services, network transport and telecommunications services agreements with prepaid debit card providers and wholesale carriers. These agreements have terms up to two years with automatic one year or monthly renewals for monthly recurring local line charges and commissions ranging from \$0.01 - \$5.54 per minute of calls terminating at the foreign location. In addition, certain agreements provide for additional charges ranging up to \$8 per minute for other feature services such as directory assistance, operator services, voice news network and conference calling. Certain of these agreements provide for minimum guaranteed minutes and related commission payable.

Total future minimum non-cancelable commitments under these operating leases, including minimum guaranteed payments for minutes relating to local line charges, are approximately as follows:

2000		\$ 2,468,000
2001		<u>400,000</u>
		<u>\$ 2,868,000</u>

Long Distance Projections

Description / Period	May-01	Jun-01	Jul-01	Aug-01	Aug-01	Sep-01	Oct-01
<b>Sales</b>	<b>\$575,000</b>	<b>\$327,421</b>	<b>\$384,372</b>	<b>\$456,973</b>	<b>\$538,345</b>	<b>\$581,732</b>	<b>\$356,672</b>
<b>Cost Of Goods Sold</b>	<b>\$402,500</b>	<b>\$229,195</b>	<b>\$269,060</b>	<b>\$319,881</b>	<b>\$376,842</b>	<b>\$407,212</b>	<b>\$249,670</b>
<b>Gross Profit</b>	<b>\$172,500</b>	<b>\$98,226</b>	<b>\$115,312</b>	<b>\$137,092</b>	<b>\$161,504</b>	<b>\$174,520</b>	<b>\$107,002</b>
<b>Operating Expenses</b>							
Payroll	\$19,000	\$19,500	\$21,300	\$22,200	\$22,200	\$22,200	\$22,200
Equipment - Rental	\$1,000	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
Insurance	\$1,000	\$1,000	\$1,000	\$1,400	\$1,400	\$1,400	\$1,400
Legal & Accounting	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$4,000
Miscellaneous	\$200	\$540	\$350	\$200	\$125	\$120	\$100
Repairs & Maintenance	\$500	\$455	\$455	\$455	\$455	\$455	\$455
Rent	\$1,400	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	\$1,373
Taxes	\$1,150	\$1,400	\$1,405	\$1,628	\$1,630	\$1,700	\$1,278
Advertising	\$14,000	\$20,640	\$17,979	\$16,009	\$16,009	\$16,009	\$16,009
Telephone	\$2,500	\$2,730	\$3,250	\$3,600	\$3,500	\$3,600	\$2,032
Utilities	\$500	\$350	\$300	\$300	\$300	\$300	\$300
Office Expenses	\$5,000	\$3,575	\$1,550	\$675	\$347	\$300	\$300
Traveling Expenses	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
<b>Total Expenses</b>	<b>\$50,250</b>	<b>\$57,363</b>	<b>\$54,762</b>	<b>\$53,640</b>	<b>\$53,139</b>	<b>\$53,257</b>	<b>\$52,247</b>
<b>Net Profit /Loss</b>	<b>\$122,250</b>	<b>\$40,863</b>	<b>\$60,550</b>	<b>\$83,452</b>	<b>\$108,365</b>	<b>\$121,263</b>	<b>\$54,755</b>



Long Distance Projections

Nov-01	Dec-01	Jan-02	Jan-02	Feb-02	Total
<b>\$515,869</b>	<b>\$723,000</b>	<b>\$935,000</b>	<b>\$1,163,000</b>	<b>\$1,346,000</b>	<b>\$7,903,384</b>
<b>\$361,108</b>	<b>\$506,100</b>	<b>\$654,500</b>	<b>\$814,100</b>	<b>\$942,200</b>	<b>\$5,532,369</b>
<b>\$154,761</b>	<b>\$216,900</b>	<b>\$280,500</b>	<b>\$348,900</b>	<b>\$403,800</b>	<b>\$2,371,015</b>
)					
\$22,200	\$23,455	\$23,455	\$26,895	\$26,895	<b>\$271,500</b>
\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	<b>\$20,800</b>
\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	<b>\$15,600</b>
\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	<b>\$42,000</b>
\$200	\$250	\$500	\$500	\$500	<b>\$3,585</b>
\$455	\$455	\$455	\$455	\$455	<b>\$5,505</b>
\$1,373	\$1,373	\$1,373	\$1,373	\$1,373	<b>\$16,503</b>
\$1,675	\$1,985	\$2,548	\$2,850	\$3,475	<b>\$22,724</b>
\$17,735	\$24,765	\$28,350	\$28,350	\$28,350	<b>\$244,205</b>
\$2,630	\$3,715	\$4,565	\$5,785	\$6,654	<b>\$44,561</b>
\$400	\$400	\$400	\$400	\$400	<b>\$4,350</b>
\$300	\$550	\$550	\$550	\$550	<b>\$14,247</b>
\$1,000	\$1,400	\$2,275	\$3,685	\$3,685	<b>\$19,045</b>
<b>\$55,168</b>	<b>\$65,548</b>	<b>\$71,671</b>	<b>\$78,043</b>	<b>\$79,537</b>	<b>\$724,625</b>
)					
<b>\$99,593</b>	<b>\$151,352</b>	<b>\$208,829</b>	<b>\$270,857</b>	<b>\$324,263</b>	<b>\$1,646,390</b>

# **RADIANT TELECOM, INC.**

1020 NW 163 Drive.  
Miami, FL 33169  
(800) 915-9275

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## **CREDIT REFERENCES**

**FEDERAL ID NUMBER:** 65-079-8535

**OFFICER:** GUVEN KIVILCIM - President

**BANK REFERENCES:** **First Union Natl. Bank**  
77 East Camino Real  
Boca Raton, FL 33432  
Acct:  
Phone: 561-338-3989  
Contact: Deborah Gilchrist

**REDACTED**

**TRADE REFERENCES:** **Quantum Telecom Solutions, Inc.**  
210 Route 4 East – Suite 210  
Paramus, NJ 07652  
Phone: 201/843-4732 Fax: 201/843-4454

**EXCEL**  
255 Independence Drive  
Hyannis, MA 02601  
Phone: 508/862-3000  
Fax: 508/862-3030 Contact: Jeri DiCostanzo

**First Interactive**  
2269 S. University drive  
Suite 246  
Plantation, FL 33324  
Phone: 954/557-5989 Contact: Jason Smith

**Plastic Printing Innovations**  
Acc # RADTEL  
9870 Marconi Dr.  
San Diego, Ca 92173  
Phone: 619-661-7766 Contact: Jesus

**Ameriplast**

W. Mc Nab Rd.

Fort Lauderdale, FL 33324

Phone:954/984-4800 x20 Contact: Paul Ciente

**CSI Communication Sciences**

1080 NW163 Dr.

North Miami, Fl 33169

305-940-8000 Contact: Lino Morris

**Intelecard Magazine**

10200 Grogan's Mill Road # 150.

The Woodlands, Texas 77380

281-298-1431

**Netel, Inc**

6300 NE 1<sup>st</sup> Ave

Ft. Lauderdale, Fl 33334

954-776-9100 Contact: Bob Thompson

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



May 15, 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,

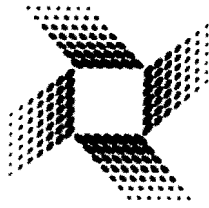
  
Engin Yesil  
President

5/15/01

### Available Balance Report

5:16:35PM

Account Number	Current Day Debit Amount	Current Day Credit Amount	Net Available Balance
	\$0.00	\$100,000.00	\$102,500.00
			<b>REDACTED</b>



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

# Engin Yesil

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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



8811 13<sup>th</sup> Street,  
Pembroke Pines, Florida 33073  
954-437-2216 Fax 561-883-2842  
E-mail kenjacobi@usa.net

# Kenneth Jacobi

**Experience**    **1999- 2001    *Radiant Telecom, Inc*    *Miami, FL***

**Vice President**

Negotiations of Interconnection agreements under the Federal Telecommunications Act and subsequent arbitration proceedings on behalf of wire line and wireless carriers and for carriers specializing in DSL and/or specialized data transmission services.

Obtaining state certification of new telecommunications carriers.

Preparation of tariffs in Fifty States

Advising on federal, state and local tax, franchise and fee obligations.

Analysis of shared tenant services and MDU policies, pole attachment agreements, interconnection agreements, lease arrangements and irrevocable right of use agreements (IRUs).

Consultant in disputes over interpretation of interconnection agreements.

Advising on issues relating to private telecommunication networks.

Monitoring and reporting on state and federal activities in telecommunications.

Analysis of state and federal legislation

Advising clients considering the acquisition of telecommunications carriers.

Reviewing contracts for rights to undersea cable and advising on FCC related duties of international carrier activities

**1997-1999    *Netel, Inc*    *Fort Lauderdale, FL***

**Vice President of Regulatory and Administrative Affairs**

Research regulatory and legislative developments in 37 states and the federal government.

Develop network of contacts for obtaining advance notice of legislative and regulatory initiatives.

Report on Congressional, federal agency, and state agency meetings and hearings.

Optioned PSC approvals for Local and IXC Licenses in 50 States

Negotiated contracts and strategic alliances with various telecommunications companies.

Products included international and domestic long distance (switched and dedicated), debit cards, International callback, information services, Internet commerce and billing & collection services.

**1992-1997    *Colmena Corp*    *Pompano Beach, FL***

**Vice President of Regulatory and Administrative Affairs**

Preparing and filing required applications (e.g. state certification, rate increases, finance approvals, contract approvals and tariff changes) or other pleadings required for PUC action and then pressing forward the regulatory process to assure prompt decision by the PUC

Resolving disputes between customers of utilities including if necessary, pressing informal complaints or filing formal complaints

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**                      **United 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.