

ORIGINAL

509 Westport Avenue Norwalk, CT 06851 203-750-1000 Fax - 203-750-1001

January 4, 2001

Ms. Blanca Bayó, Director Division of Records and Reporting Florida Public Service Commission 2450 Shumard Oak Boulevard Tallahassee, FL 32399-0870

020020-TX

Re:

Application of Cordia Communications Corp. for Authority to Provide Alternative Local

Exchange Service

Dear Ms. Bayó:

Enclosed are an original and six (6) copies of the application of Cordia Communications Corp. for authority to provide alternative local exchange service. Also enclosed is a check payable to the Florida Public Service Commission in the amount of two hundred fifty dollars (\$250.00) for the application fee.

Please acknowledge receipt of this filing by date stamping and returning the enclosed duplicate cover letter in the self-address stamped envelope which has been provided for your convenience.

Any inquiries regarding this filing may be directed to me at (203) 229-2402.

Sincerely,

Maria A. Abbagnaro, Esq.

Check received with filing and forwarded to The I for deposit. sely of check warmen and a more apposit.

Initials of person who forwarded checkRECEN

DOCUMENT NUMBER - DATE

00183 JAN-78

FPSC-COMMISSION CLERK

** FLORIDA PUBLIC SERVICE COMMISSION **

DIVISION OF REGULATORY OVERSIGHT CERTIFICATION SECTION

APPLICATION FORM for AUTHORITY TO PROVIDE ALTERNATIVE LOCAL EXCHANGE SERVICE

Instructions

WITHIN THE STATE OF FLORIDA

This form is used as an application for an original certificate and for approval of the assignment or transfer of an existing certificate. In the case of an assignment or transfer, the information provided shall be for the assignee or transferee (See Page 12).

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

Use a separate sheet for each answer which will not fit the allotted space.

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

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

If you have questions about completing the form, contact:

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

APPLICATION

1.	. This is an application for √ (check one):				
(x) Original certificate (new company).			Original certificate (new company).		
	()	Approval of transfer of existing certificate: Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority.		
	()	Approval of assignment of existing certificate: Example, a certificated company purchases an existing company and desires to retain the certificate of authority of that company.		
	()	Approval of transfer of control: Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.		
2.	Na	me	e of company:		
			Cordia Communications Corp.		
3.	3. Name under which the applicant will do business (fictitious name, etc.): Cordia Communications Corp.				
4.					
			Cordia Communications Corp.		
			509 Westport Avenue		
			Norwalk, Connecticut 06851		

6. Structure of organization:	
Individual X) Foreign Corporation General Partnership Other	() Corporation() Foreign Partnership() Limited Partnership
<u>lf individual,</u> provide:	
Name:	
Title:	
Address:	
City/State/Zip:	
	Fax No.:
Internet E-Mail Address:	
Internet Website Address:	
If incorporated in Florida, provi	ide proof of authority to operate in Florida:
	State corporate registration number:

9.	If foreign corporation, provide proof of authority to operate in Florida: (a) The Florida Secretary of State corporate registration number: F01000006375					
	, <u>~</u>					
10.	If using fictitious name-d/b/a, provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida:					
	(a) The Florida Secretary of State fictitious name registration number:					
11.	<u>If a limited liability partnership,</u> provide proof of registration to operate in Florida:					
	(a) The Florida Secretary of State registration number:					
12.	If a partnership, provide name, title and address of all partners and a copy of the partnership agreement. Name:					
	Title:					
	Address:					
	City/State/Zip:					
	Telephone No.: Fax No.:					
	Internet E-Mail Address:					
	Internet Website Address:					
13.	If a foreign limited partnership, provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable.					
	(a) The Florida registration number:					
14.	Provide F.E.I. Number(if applicable): 01-0551591					

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

(a) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. <u>Provide explanation.</u>

None of the officers, directors, or any of the ten largest stockholders have

previously been adjudged bankrupt, mentally incompetent, or found guilty af any felony or any crime.

(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.

Wesly Minella. Secretary for Cordia Communications was a director for Access One Communicationss until the company was sold. Mr. Minella has been Vice President of Operations for Essex Communications Inc. since 1999.

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

(a) The application:

Name:	Maria A. Abbagnaro			
Title:	•			
Address:	509 Westport Avenu	ie		
City/State/Zip:	Norwalk, Connecticu	ute 06851		
	(203) 229-2402		(413) 521-4592	
	Address: <u>mabbagnar</u>			
Internet Website	Address:	•		

(b) Official point of contact for the ongoing operations of the company:				
Name: Craig C. Gironda				
Title: President				
Address: 509 Westport Avenue				
City/State/Zip: Norwalk, Connecticut 06851				
Telephone No.: (203) 229-2465 Fax No.: 203-750-1001				
Internet E-Mail Address: ccgironda@cordiacorp.com				
Internet Website Address: www.cordiacorp.com				
(c) Complaints/Inquiries from customers:				
Name: Craig C. Gironda				
Title: President				
Address: 509 Westport Avenue				
7.td(1000				
City/State/Zip: Norwalk, Connecticut 06851				
Telephone No.: (203)229-2465 Fax No.: 203-750-1001				
Internet E-Mail Address: cgironda@cordiacorp.com				
Internet Website Address: www.cordiacorp.com				
List the states in which the applicant:				
(a) has operated as an alternative local exchange company.				
none				
(b) has applications pending to be certificated as an alternative local exchange company.				
Concurrently filing applications in Pennsylvania, New York, and New Jersey.				
(c) is certificated to operate as an alternative local exchange company.				
none				

17.

(d)	has been denied authority to operate as an alternative local exchange company and the circumstances involved.
	none
(e)	has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.
	none
(f)	has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.
	none

18. Submit the following:

- A. Managerial capability: give resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.
- B. Technical capability: give resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.

C. Financial capability.

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

The unaudited financial statements should be signed by the applicant's chief executive officer and chief financial officer <u>affirming that the financial statements</u> 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. <u>written explanation</u> that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.
- 2. <u>written explanation</u> that the applicant has sufficient financial capability to maintain the requested service.
- 3. <u>written explanation</u> that the applicant has sufficient financial capability to meet its lease or ownership obligations.

THIS PAGE MUST BE COMPLETED AND SIGNED

APPLICANT ACKNOWLEDGMENT STATEMENT

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

UTILITY OF	FICIAL:	\bigcirc \bigcirc \bigcirc \bigcirc
Craig C. Giro Print Name	nda	Signature
President		1 4 0 2
Title	_	Date '
(203)229-2469 Telephone No		<u>(203)750-1001</u> Fax No.
Address:	Cordia Communicati	ons Corp.
	509 Westport Avenue	Э
	Norwalk, Connecticu	nt 06851

THIS PAGE MUST BE COMPLETED AND SIGNED

AFFIDAVIT

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

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

UTILITY OFFICIAL:	
Craig C. Gironda	Lee VIII
Print Name	Signature
President	1/4/02
Title	Date
(203)229-2465	(203)750-1001
Telephone No.	Fax No.
Address: Cordia Communications 509 Westport Avenue Norwalk, Connecticut 06	

Cordia Communications Corp.

EXHIBIT I

Secretary of State Filing & Articles of Incorporation



Bepartment of State

I certify from the records of this office that CORDIA COMMUNICATIONS CORP., is a corporation organized under the laws of Nevada, authorized to transact business in the State of Florida, qualified on December 12, 2001.

The document number of this corporation is F01000006375.

I further certify that said corporation has paid all fees due this office through December 31, 2001, and its status is active.

I further certify that said corporation has not filed a Certificate of Withdrawal.

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

THE THE PARTY OF T

CR2EO22 (1-99)

Atherine Harris Katherine Harris Secretary of State

FILED # <u>C\8057-0</u>

JUL 0 6 2001

ARTICLES OF INCORPORATION

IN THE OFFICE OF

JOAN THEM

DEAN HELLER SECRETARY OF STATE

OF

CORDIA COMMUNICATIONS CORP.

FIRST: The name of the corporation is CORDIA COMMUNICATIONS CORP.

, ' _ ~

SECOND: The registered agent is Paracorp Incorporated. The registered office of the Corporation shall be located at 318 N. Carson Street, Suite 208, Carson City, Nevada, 89701 in Carson City County.

THIRD: The purpose or purposes for which the corporation is organized are:

The transaction of any or all lawful business for which corporations may be incorporated under the Nevada Revised Statutes.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 200 common shares all of which shall be without par value.

FIFTH: The corporation shall have one director. The name and post office address of the director is as follows:

Craig Gironda 509 Westport Avenue Norwalk, Connecticut 06851

<u>SIXTH:</u> The capital stock is not subject to assessment to pay the debts of the corporation.

SEVENTH: The period of its duration shall be perpetual.

EIGHTH: The name and mailing address of the incorporator is:

Lawrence A. Kirsch 90 State Street Albany, New York 12207 IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 5th day of July, 2001.

LAWRENCE A KIRSCH

Incorporator





DEAN HELLER Secretary of State

101 North Carson Street, Suite 3 Carson City, Nevede 89701-4796 (775) 884 5708



JUL 0 6 2001

General	Instructions	i for	this form;

- Please print legibly or type, Black tok Only,
 Complete all fields.
 Ensure that document is signed in signeture field.

			(Name of business entity)	
L_	PARACORP	INCORPORATED	, hereby state that on	7/5/01
-	(Na	ene of resident agent)		(Dete)
I acce	pted the ap	pointment as resident ag	ent for the above named busi	inces entity.
The s	treet addre	ss of the resident agent h	a this state is as follows:	
	treet addre		n this state is as follows:	#208
318				#208 Sails sumber
318 Street	N. Carso			
318 Street	N. Carso		, NEVADA	Suite number
318 Success	N. Carso		, NEVADA	Suits number 89701

Cordia Communications Corp.

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EXHIBIT II

Financial Capability

Dec 31, 2001 Cordia Communications, Inc. Page 1 8:25 am Balance Sheet As of: December 31, 2001 ASSETS TOTAL ASSETS \$0.0**0** ********** LIABILITIES \$0.00 TOTAL LIABILITIES CAPITAL Additional Paid-in Capital \$1,446.45 (1,446.45) Year-to-Date Earnings 0.00 TOTAL CAPITAL \$0.00 TOTAL LIABILITIES & CAPITAL

·

Dec 31, 2001 8:22 am	Cordia Communications, Inc. Income Statement	Page 1
	3 Months Ended	12 Months Ended
	December 31, 2001	December 31, 2001
	3533338888 223352	
Expenses		
Dues and Subscriptions	\$51.00	\$51.00
Legal & Accounting	521.70	521.70
Licenses Expense	873.75	873.75
TOTAL Expenses	1,446.45	1,446.45

OPERATING PROFIT	(1,446.45)	(1,446.45)
PROFIT BEFORE TAXES	(1,446.45)	(1,446.45)
NET PROFIT	(\$1,446.45)	(\$1,446.45)

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Cordia Proforma.xis Pro-Forma Telecom Assumptions

Cilenta		ler-02		lun-02		Sep-02		Dec-02		Mar-03		kın-03		Sep-03	1	Dec-03		Mar-Q4	J	un-04		Sep-04		Dec-04		
Commercial customer base		10		210		660		1,110		1,560		2.010		2.460		2.910						4 000				
Residential customer base		5		305		905		1,110		2,705		3.606		4,505		2,910 5,405		3,360 6,306		3,810		4,260		4,710		
New commercial customers		10		200		450		450		450		450		450		9,409 450		450		7,205 450		8,105 450 (•	9,005		
New mentantial customers		5		300		600		900		900		900		900		900		900		900		900	r	450		
Total commercial inea		120		2.520		7,920		13.320		18,720		24.120		29.520		34,920		40,320		45,720				900		
Total residential lines				305		906		1,805		2.705		3.606		4.506		5.405		40,320 6.305				51,120	•	56,520		
		•		300				1,000		4,700		3,000		4,000		0,400		6,300		7,206		8,105		9,006		
Assumptions																										
Local lines per commercial customer		12	1	12		12		12		12		12		12		12		12		12		12		12		
LD lines per commercial customer		4		4		4		4		4		4		4		4		4		4		4		7		
System sales per customer		0.01		0.01		0.01		0 01		0.01		0.01		0.01		0.01		0.01		0.01		0.01		0.01		
Cost of commercial sales - Local		80%		80%		80%		60%		60%		90%		60%		80%		80%		80%		80%		80%		
Cost of residential sales - Local		70%	,	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%		70%		
Cost of sales LD		80%	,	60%		60%		80%		80%		80%		60%		60%		60%		60%		60%		80%		
Cost of sales systems		60%	,	80%		60%		60%		60%		60%		80%		60%		80%		80%		60%		60%		
Revenue by services																										
System Sales	\$	25,000	\$	25,000	\$	26,000	\$	25,000	\$	25,000	\$	25,000	•	26,000	\$	25,000	\$	26,000	•	25,000	\$	25,000	\$	25,000		
Revenue per commercial local line		45		45		45		45		45		45		45		45		45		45		45		45		
Revenue per residential local line		36		36		36		35		36		35		36		35		36		36		36		36		
Revenue per LD Line		20		20		20		20		20		20		20		20		20		20		20		20		
Revenue																										
Local commercial services	\$	5.400	\$	113,400	\$	356,400	\$	599,400	\$	842,400	\$	1,085,400	8	1,328,400	8	1,571,400	\$	1,814,400	2	.067.400	\$	2,300,400		2.543.400		
Local residential services	-	175	·	10,675		31,675		63,175		94,675	-	126,175		157,675	•	189,175	•	220,875		252,175	-	263,675	•	315,175		
Long distance revenue		900		22,800		64,800		106,800		142,800		178,800		214,800		250,800		206,800		322,800		358,800		394,800		
System sales		2,500		52,500		165,000		277,600		390,000		502,500		615,000		727,500		840,000		962,500		1,065,000		1,177,500		
Total Revenue		8.975	2	199,375	2	817.875	•	1.046,875	2	1,489,875	•	1.892.875	2	2,315,875	•	2,738,875		3,161,875		.584.875		4.007.875		4,430,875	•	26,476,100
	•	0,070	•	,	•	011,010	•	1,010,010	•	.,,,,,,,,,	•	.,,,,,,,,,	•	-10.012.0	•	_,,	•	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,,,,,,,,,,,,	•	4,001,010	•	4,400,414	•	20,470,100
Cost of Sales																										
Local services - Commercial	5	3,240	s	68.040	\$	213,840	\$	359,640	\$	505,440	\$	651,240	\$	797,040	\$	942,840	8	1,088,640 \$	1	234,440	8	1,360,240	6	1,526,040		
Local services - Residental	-	123		7.473		22,173		44,223		66,273		86,323		110,373		132,423		154,473		176,523		198,573	•	220.623		
Long distance		540		13,680		38,860		64,060		85,680		107,280		128,880		150,480		172,000		193,600		215,200		236,880		
System sales		1,500		31,500		99,000		166,500		234,000		301,500		369,000		436,500		504,000		571,500		639,000		708,500		
Total Cost of Sales	\$	5,403	\$	120,693	\$	373,893	\$	634,443	\$	891,393	\$ 1	1,148,343	\$	1,405,293	\$	1,062,243	\$	1,919,193	, 2	,176,143	\$	2,433,093	6	2,690,043	\$	15,460,170
Gross Margin		2.160	1	45.360		142,580		239,760	1	336,960	2	434,160	\$	531,360		628,580		725,780 1		822,980		920,160		1.017.360		
Local services - Commercial	\$	2,160	•	3,203	•	9,503	•	18,953	•	28,403	•	37.863	•	47,303	•	64.753	•	44.203	•	75,663	•	85,103	•	94,553		
Local services - Residential		360		9.120		25,920		42,720		57,120		71,520		85,920		100,320		114,720		129,120		143,520		157,920		
Long distance		1.000		21.000		25,020 26,000		111.000		156,000		201,000		246,000		291,000		334,000		381,000		426,000		471,000		
System sales					_		_		_		_	,	_		_		_				_		_			
Total Gross Margin		3,573	\$	78,663	\$	243,963	\$	412,433	8	678,483	\$	744,533	8	910,563	8	1,076,633	Ş	1,242,063 (, 1	,400,733	\$	1,574,763	8	1,740,833		

Response to 18(C)

Cordia Communication Corp is a newly formed wholly-owned subsidiary of Cordia Corp. Cordia Corp. is a publicly traded holding company that develops and applies proprietary software systems for its operating subsidiaries. Cordia's main operating subsidiary is Insurance Solutions Group, Inc., which has grown from approximately \$2 million of revenue in 2000 to over \$5 million in revenue for 2001. Cordia expects to report profits and positive cash flow in the fourth quarter of 2001.

Cordia Communications plans on utilizing the existing infrastructure of Cordia Corp including its physical facilities, telecommunications and information systems to provide billing and customer service. Cordia also intends to rely primarily on the use of UNE-P and resale provided through BellSouth to provide local service, thereby reducing the need for significant capital expenditures.

Cordia's current officers and directors have sufficient experience in both telecommunications and in the operations of a CLEC to manage the business and technological needs of Cordia Communications.

STATE OF CONNECTICUT

COUNTY OF FAIRFIELD

VERIFICATION OF FINANCIAL INFORMATION

Cordia Communications Corp is a newly formed wholly-owned subsidiary of Cordia Corp. and does not have audited financial statements. The undersigned officer attests to the accuracy of the provided unaudited financial statements which include a balance sheet, income statement and statement of retained earnings. The information contained in this application is true and accurate to the best of his knowledge and belief.

Chaig C. Gillonda, President

Date

Sworn before me this 4th day of Janauary, 2002

Maria A. Abbagnaro

Commissioner Superior Court

Juris No.: 418895

Cordia Communications Corp.

EXHIBIT III

Managerial & Technical Capability

iq Gironda

Experience

December 2000 to Present Cordia Corporation

Norwalk, CT

- Responsible for daily management of the company and carrying out the policies set forth by the board of directors.
- Creation and development of outsourced technical services division, which provides expert services to small to mid-sized companies.
- Creation and development of SpecialtyAgent.com, an online insurance agent portal. providing access to specialty insurance markets to licensed insurance agent.

1998 - 2000

RiderPoint, Inc.

Norwalk, CT

CEO

- Responsible for the daily management of RiderPoint, Inc. and RP Insurance Agency, Inc.
- Managing the software development for the RiderPoint Insurance Quote software application.
- Creation and development of RiderPoint's Internet insurance www.riderpoint.com, which provides specialty lines of insurance information to retail clients.
- "Managing the growth and development of RP Insurance Agency, Inc., which was the nationally licensed insurance agency that was the agency of record for RiderPoint.com.

1997 - 1998

RiderPoint, Inc.

Valhalla, NY

Senior Vice President

- Responsible for the creative, development and distribution of bank-card credit card programs.
- Managing the internal customer service department and customer benefit tracking programs.
- Managing the road sales force, creation of sales incentive and tracking programs.
- Managing our relationships with our credit card issuing bank partners, including marketing and retail agent training programs development with each bank.

1995 - 1997

WPI, Inc.

Valhalla, NY

Vice President, Marketing

- Responsible for the creation, development and marketing of motor vehicle service contracts.
- Managing the road sales force.
- Developed sales training program.
- Developed customer service training program.

Westy Minella Age 35

Director of Cordia Corp. since March 2001. Since September 1999, Mr. Minella has served as Vice President of Operations of eLEC Communications Corp., a competitive, local exchange company that provides local and long distance telecommunications, and data services throughout the United States. In that capacity, Mr. Minella supervises the provisioning and customer care operations. From November 1998 to September 1999, Mr. Minella served as the Production Manager of Jack Frost Sugars, Inc., one of the largest refiners and distributors of sugar in the United States. From April 1994 to November 1998, Mr. Minella served as a Logistics Coordinator for Krasdale Foods Inc., a wholesale and retail food distributor. From July 1997 to August 2000, Mr. Minella was a member of the Board of Directors and Secretary of Access One Communications, Inc. a competitive local exchange provide based in Florida.

Home (631) 821-6205 Fax (631) 821-6144

5 Odin Road Rocky Point, NY 11778

lguerrera@earthlink.net

Summary

- Fundamental knowledge of financial statements and GAAP reporting.
- · High-energy, enthusiastic and dependable individual who excels in challenging and competitive environments.
- · Participative management style.
- Motivated, efficient and detail-oriented.
- Strong analytical and problem solving abilities.
- · Proficient in Excel, Lotus, Word, Platinum, Business Works and Peachtree. Working knowledge of Powerpoint.

Experience

Vice President Finance

Cordia Corporation, (CORC)

September 2001-Present

Norwalk, CT

Responsible for all accounting functions and SEC reporting for a public, business services holding company, including the
consolidation of six wholly-owned subsidiaries.

Chief Financial Officer

Sept. 1999 - Sept. 2001

December 1994 to Present

Controller/Assistant Treasurer
Senior Accountant

Oct. 1995 - Sept. 1999

Lake Success, NY

Dec. 1994 - Oct. 1995

Crescent Telephone Company, Inc.

(Annual Sales \$28 million)

- Responsible for overseeing all G/L, A/P & A/R accounting functions for three divisions of a telecommunications company, including inventory and all consolidated internal and external financial reporting.
- Managing cashflow and establishing cost cutting consolidation efforts.
- Analyzing trends, preparing budgets, forecasts, cashflow statements and variance reports.
- · Acquisition analysis including the preparation of proforms financial statements and management of the due diligence process.
- Developing and maintaining investor relations and reporting.
- Managing a staff of twenty-two, including eight direct and fourteen indirect reports.

Assistant Controller

August 1994 to November 1994

Holtsville, NY

- Strathmore Best Western Hotel

 Assisted with G/L, A/R, A/P and monthly financial reporting for hotel and restaurant facilities.
- Prepared sales tax reports and maintained petty cash and daily sales reporting.

Temporary Accounting Consultant

Getty Petroleum

April 1994 to August 1994

Westbury, NY

Responsible for updating and implementing a 155 account, bank reconciliation system.

Junior Accountant

January 1993 to January 1994

Conde Nast Publications

Manhattan, NY

• Responsible for maintaining \$150,000 petty cash fund, as well as employee expense reports, cash disbursements and account

Assistant Bookkeeper

reconciliations.

November 1985 to April 1993

Grand Union Supermarket

Port Jefferson, NY

- Responsibilities included balancing daily cash, payroll, vendor relations, customer service, and product ordering.
- Managed eleven to fifteen front-end cashiers.

Education

Master of Business Administration

Long Island University

Emphasis on International Business and Global Expansion

January 1998 Brentwood, NY

Bachelor of Science, Major: Accounting St. Joseph's College

May 1992 Patchogue, NY

Professional Affiliations, Designations & Continuing Education:

- Member of the Institute of Management Accountants and The Controllers Council
- Completion of the Corporate Financial Management Program, at the Executive Education Center, The University of Michigan - November 1999

3 Bumpy Lane Westport, CT 06880

203.229.2455 pmata@cordiacorp.com

Pedro P. Mata is a distinguished Director of Information Technology with expertise in a diverse range of technologies across multiple industry sectors. He has demonstrated success managing Software Design, Product Development, and Internet Technologies. Pedro is a well organized, results oriented individual with proven ability to implement procedures and processes that improve business functionality. Solid management skills, and the ability to motivate individuals allow him to maximize levels of productivity, while forming cohesive team environments.

PROFILE HIGHLIGHTS

- Self-motivated / Self-starter
- Innovative Process Developer
- Team Builder
- Thought Leader

OUALIFICATION HIGHLIGHTS

- Executive Management
- Internet / Intranet Technologies
- Product Development
- Client/Server Technologies

PROFESSIONAL BACKGROUND

Director of Technology - Cordia Corporation (NASDAQ:CORC)
Director of Service Deployment - eLEC Communications Corp (NASDAQ:ELEC)
Application Developer - Bank of New York, BondNet Division

CAREER ACCOMPLISHMENTS

Insurance Subrogation System

Summary: Manages transfer of funds and related documentation between insurance carriers over claims discrepancies.

- Conceptualized, project-led and maintain system that enables claims adjusters to prepare and manage entire negotiation process via a browser-based tool.
- System includes real-time reporting and task lists to optimize workflow.
- System integrated with state and government systems.
- Since January 2000, has process \$40+ million in paid claims data.
- Recovered \$4+ million.

Telecommunications Billing System

Summery: Manages process for transferring customers to the eLEC Communications network.

- Processes the rating of service, local/long distance.
- System manages the Customer Acquisition Process from ILEC.
- Produces detailed phone bills.
- Provides collection tools, margin analysis and call center maintenance modules.
- Manages 50,000 lines across 43 states
- Facilitates \$30+million in annual billing
- Integrates with Bell Atlantic and Bell South systems

Motorcycle Insurance Rating System

Summary: RiderPoint (consumer) and SpecialtyAgent (agent) systems rate comparative systems for the motorcycle insurance industry.

- Uses a browser-based application allowing consumers and agents to compare rates.
- Users can review, select and purchase insurance immediately.
- Provides all required documentation and process transactions in a secure environment.
- 500+ autonomous policies sold online
- System accessible via kiosks in motorcycle dealerships

Online Business Directory

Summary: QuillPages.com is an online directory leveraging the distribution capabilities of InfoSpace.com.

- Customers list and promote businesses through web pages.
- Enables leads to businesses directly through listings via email, phone, fax.
- Distributed through "top 10" online directory (InfoSpace.com)
- Additional feature to eLEC telephone business
- Allaire development award for Excellence in Design

EDUCATION AND PROFESSIONAL QUALIFICATIONS

- Roger Williams University
- Certified Macromedia Cold Fusion 5.0 Developer

RELATED URL'S

- http://www.allaire.com/handlers/index.cfm?id=16929
- http://www.allaire.com/handlers/index.cfm?id=15921
- www.riderpoint.com
- www.specialtyagent.com
- www.quillpages.com
- www.livingbarn.com
- www.cordiacorp.com

Cordia Communications Corp.

EXHIBIT IV

Proposed Tariff

1 2 ---

RULES, REGULATIONS, AND SCHEDULE OF RATES AND CHARGES APPLICABLE TO END USER

LOCAL EXCHANGE TELECOMMUNICATIONS SERVICES

FURNISHED BY

Cordia Communications Corp.

WITHIN THE STATE OF FLORIDA

Issue Date: January 11, 2002

Effective Date:

Issued by:

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Issue Date: January 11, 2002

Effective Date:

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CHECK SHEET

The pages listed below are inclusive and effective as of the date shown. Original and revised pages as named below contain all changes from the original price list that are in effect on the date shown on each page.

PAGE	REVISION	PAGE	REVISION	PAGE	REVISION
		31	Original *	61	Original *
1	Original *	32	Original *	62	Original *
2	Original *	33	Original *	63	Original *
3	Original *	34	Original *	64	Original *
4	Original *	35	Original *	65	Original *
5	Original *	36	Original *	66	Original *
6	Original •	37	Original *	67	Original *
7	Original •	38	Original *	68	Original *
8	Original *	39	Original *	69	Original *
9	Original *	40	Original *	70	Original *
10	Original *	41	Original *	71	Original *
11	Original *	42	Original *	72	Original *
12	Original *	43	Original *	73	Original *
13	Original •	44	Original *	74	Original *
14	Original *	45	Original *	75	Original *
15	Original *	46	Original *	76	Original *
16	Original •	47	Original *	77	Original *
17	Original *	48	Original *	78	Original *
18	Original *	49	Original •	79	Original *
19	Original *	50	Original •	80	Original *
20	Original •	51	Original *	81	Original *
21	Original •	52	Original *	82	Original *
22	Original •	53	Original *	83	Original *
23	Original *	54	Original *	84	Original *
24	Original •	55	Original *	85	Original *
25	Original •	56	Original •	86	Original *
26	Original *	57	Original *	87	Original *
27	Original *	58	Original •	88	Original *
28	Original *	5 9	Original •	89	Original *
29	Original *	60	Original •		
30	Original *				

^{* -} Indicates pages submitted with most recent filing.

Issue Date: January 11, 2002

Effective Date:

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CHECK SHEET, (CONT'D.)

PAGE	REVISION	PAGE	REVISION	PAGE	REVISION
89	Original *				
90	Original *				
91	Original *				
92	Original *				
93	Original *				
94	Original *				
95	Original *				
96	Original *				
97	Original *				
98	Original *				
9 9	Original •				
100	Original *				
101	Original *				
102	Original *				
103	Original *				
104	Original *				

* - Indicates pages submitted with most recent filing.

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EXPLANATION OF SYMBOLS

The following symbols shall be used in this price list for the purpose indicated below:

- To signify discontinued rate or regulation.
 - (I) To signify increased rate.
 - (M) To signify a move in the location of text.
 - (N) To signify new rate or regulation.
 - (R) To signify reduced rate.
 - (T) To signify a change in text or regulation, but no change in rate or charge.

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APPLICATION OF PRICE LIST

This price list sets forth the service offerings, rates, terms and conditions applicable to the local exchange, exchange access, and intrastate toll communications services within the state of Florida.

PRICE LIST FORMAT

- A. Sheet Numbering Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the price list. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in their price list approval process, the most current sheet number on file with the Commission is not always the price list page in effect. Consult the check sheet for 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).
- D. Check Sheets When a price list filing is made with the FPSC, an updated check sheet accompanies the price list filing. The check sheet lists the sheets contained in the price list, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on the check sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The price list user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

Issue Date: January 11, 2002

Effective Date:

Issued by:

SECTION 1.0 - DEFINITIONS

For the purpose of this price list, the following definitions will apply:

Access Services:

The Company's intrastate telephone services offered pursuant to this price list.

Access Service Request (AASR6):

The written request for access services executed by the Customer and the Company in the format devised by the Company. The signing of an ASR by the Customer and acceptance by the Company initiates the respective obligations of the parties as set forth therein and pursuant to this price list, but the duration of the service is calculated from the Service Commencement Date. Should a Customer use the Company's access service without an executed ASR, the Company will then request the Customer to submit one.

Account Codes:

Permits Centrex Stations and attendants to dial an account code number of up to eight digits. For use when placing calls over facilities arranged for Automatic Message Accounting (AMA) recording. The account or project number must be input prior to dialing the called number.

Advance Payment:

Part or all of a payment required before the start of service.

Automatic Number Identification (AANIS): Allows the automatic transmission of a caller's billing account telephone number to a local exchange company, interexchange carrier or a third party subscriber. The primary purpose of ANI is to allow for billing of toll calls.

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Effective Date:

SECTION 1.0 - DEFINITIONS, (CONT'D.)

Bit:

The smallest unit of information in the binary system of notation.

Collocation:

An arrangement whereby the Company's switching equipment is located in a local exchange Company's central office.

Customer or Subscriber:

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

Dedicated InBound Calls:

Refers to calls that are terminated via dedicated access facilities connecting the Customer's premises and the Company's Point of Presence (APOPe). This service is offered to the extent facilities are available and where the Company and the Customer jointly arrange for the establishment of dedicated access facilities connecting the Customer's trunk-compatible PBX or other suitable equipment to the Company's POP. The Customer shall be responsible for all costs and charges associated with the dedicated access facilities.

Dedicated Outbound Calls:

Refers to service that is offered to the extent facilities are available in those cases where the Company and the Customer jointly arrange for the establishment of dedicated access facilities connecting the Customer's trunk-compatible PBX or other suitable equipment to the Company's (POP). The Customer shall be responsible for all costs and charges associated with the dedicated access facilities.

Deposit:

Refers to a cash or equivalent of cash security held as a guarantee for payment of the charges.

DID Trunk:

Issued by:

A form of local switched access that provides the ability for an outside party to call an internal extension directly without the intervention of the Company operator.

Dial Pulse (or "DP"): The pulse type employed by rotary dial station sets.

Issue Date: January 11, 2002

Direct Inward Dial (or "DID"):

A service attribute that routes incoming calls directly to stations, by-passing a central answering point.

Direct Outward Dial (or "DOD"):

A service attribute that allows individual station users to access and dial outside numbers directly.

Dual Tone Multi-Frequency (or "DTMF"):

The pulse type employed by tone dial station sets.

Duplex Service:

Service which provides for simultaneous transmission in both directions.

End Office:

With respect to each NPA-NXX code prefix assigned to the Company, the location of the Company's "end office" for purposes of this price list shall be the point of interconnection associated with that NPA-NXX code in the Local Exchange Routing Guide (ALERGe), issued by BellCore, or its successor.

Cordia: Cordia Communications Corp., the issuer of this price list.

Exchange Telephone Company or Telephone Company:

Denotes any individual, partnership, association, joint-stock company, trust, or corporation authorized by the appropriate regulatory bodies to engage in providing public switched communication service throughout an exchange area, and between exchange areas within the LATA.

Fiber Optic Cable:

A thin filament of glass with a protective outer coating through which a light beam carrying communications signals may be transmitted by means of multiple internal reflections to a receiver, which translates the message.

Hearing Impaired:

Those persons with communication impairments, including those hearing impaired, deaf, deaf/blind, and speech impaired persons who have an impairment that prevents them from communicating over the telephone without the aid of a telecommunications device for the deaf.

Hunting:

Routes a call to an idle station line in a prearranged group when the called station line is busy.

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Effective Date:

Issued by:

In-Only:

A service attribute that restricts outward dial access and routes incoming calls to a designated answer point.

IXC or Interexchange Carrier:

A long distance telecommunications services provider.

Kbps:

Kilobits per second, denotes thousands of bits per second.

LATA:

A Local Access and Transport Area established pursuant to the Modification of Final Judgment entered by the United States District Court for the District of Columbia in Civil Action No. 82-0192; or any other geographic area designated as a LATA in the National Exchange Carrier Association, Inc. Tariff F.C.C. No. 4.

Local Interconnection Trunking Service:

A local circuit administration point, other than a cross-connect or an information outlet, that provides capability for routing and re-routing circuits.

Mbps:

Megabits, denotes millions of bits per second.

Minimum Point of Presence (AMPOPS):

The main telephone closet in the Customer's building.

Monthly Recurring Charges:

The monthly charges to the Customer for services, facilities and equipment, which continue for the agreed upon duration of the service.

Multi-Frequency or ("MF"):

An inter-machine pulse-type used for signaling between telephone switches, or between telephone switches and PBX/key systems.

Non-Recurring Charge (ANRCS):

The initial charge, usually assessed on a one-time basis, to initiate and establish service.

Issue Date: January 11, 2002

Effective Date:

Issued by:

NPA:

Numbering plan area or area code.

Off-Net:

A means for carrying and switching traffic to or from the Customer's premises, where the Company leases Other Telephone Company's facilities to deliver traffic to a Customer location. With Off-Net service, the Customers' premises is connected through such facilities directly to switching equipment leased by the Company for resale purposes from Other Telephone Companies. (Off-Net traffic consists of all traffic that is not considered to be On-Net traffic.)

On-Net:

A means for carrying and switching local traffic to or from the Customer's premises, where the Company connects to the MPOP in a Customer building or on a Customer's premises using Company-owned fiber facilities or local loops obtained from Other Telephone Companies. With On-Net service, the Customer's premises is connected through such facilities directly to switching equipment owned by the Company.

Other Telephone Company:

An Exchange Telephone Company, other than the Company.

PBX:

Private Branch Exchange

Point of Presence ("POP"):

Point of Presence

Recurring Charges:

The monthly charges to the Customer for services, facilities and equipment which continue for the agreed upon duration of the service.

Issue Date: January 11, 2002

Effective Date:

Issued by:

Service Commencement Date:

The first day following the date on which the Company notifies the Customer that the requested service or facility is available for use, unless extended by the Customer's refusal to accept service which does not conform to standards set forth in the Service Order or this price list, in which case the Service Commencement Date is the date of the Customer's acceptance. The Company and Customer may mutually agree on a substitute Service Commencement Date.

Service Order:

The written request for Network Services executed by the Customer and the Company in the format devised by the Company. The signing of a Service Order by the Customer and acceptance by the Company initiates the respective obligations of the parties as set forth therein and pursuant to this price list, but the duration of the service is calculated from the Service Commencement Date.

Shared:

A facility or equipment system or subsystem that can be used simultaneously by several Customers.

Shared InBound Calls:

Refers to calls that are terminated via the Customer's Company-provided local exchange line.

Shared Outbound Calls:

Refers to calls in Feature Group (FGD) exchanges whereby the Customer's local telephone lines are presubscribed by the Company to the Company's outbound service such that "1 + 10-digit number" calls are automatically routed to the Company's or an IXC's network. Calls to stations within the Customer's LATA may be placed by dialing "10XXXX" or "101XXXXX" with 1 + 10-digit number."

Tandem:

A class 4 switch facility to which NPA and NXX codes are subtended.

Issue Date: January 11, 2002 Effective Date:

Issued by:

Two Way:

A service attribute that includes outward dial capabilities for outbound calls and can also be used to carry InBound calls to a central point for further processing.

Usage Based Charges:

Charges for minutes or messages traversing over local exchange facilities.

User or End User:

A Customer, Joint User, or any other person authorized by a Customer to use service provided under this price list.

Issue Date: January 11, 2002

Effective Date:

SECTION 2.0 - RULES AND REGULATIONS

2.1 Undertaking of the Company

2.1.1 Scope

The Company undertakes to furnish communications service pursuant to the terms of this price list in connection with one-way and/or two-way information transmission originating from points within the State of Florida, and terminating within a local calling area as defined herein.

The Company is responsible under this price list only for the services and facilities provided hereunder, and it assumes no responsibility for any service provided by any other entity that purchases access to the Company network in order to originate or terminate its own services, or to communicate with its own Customers.

2.1.2 Shortage of Equipment or Facilities

- (A) The Company reserves the right to limit or to allocate the use of existing facilities, or of additional facilities offered by the Company, when necessary because of lack of facilities, or due to some other cause beyond the Company's control.
- (B) The furnishing of service under this price list is subject to the availability on a continuing basis of all the necessary facilities and is limited to the capacity of the Company's facilities as well as facilities the Company may obtain from other carriers to furnish service from time to time as required at the sole discretion of the Company.

Issue Date: January 11, 2002

Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

2.T.3 Terms and Conditions

- (A) Service is provided on the basis of a minimum period of at least six months, 24-hours per day. For the purpose of computing charges in this price list, a month is considered to have thirty (30) days.
- (B) Customers may be required to enter into written service orders which shall contain or reference a specific description of the service ordered, the rates to be charged, the duration of the services, and the terms and conditions in this price list. Customers will also be required to execute any other documents as may be reasonably requested by the Company.
- (C) Except as otherwise stated in the price list, at the expiration of the initial term specified in each Service Order, or in any extension thereof, service shall continue on a month to month basis at the then current rates unless terminated by either party upon thirty (30) days written notice. Any termination shall not relieve the Customer of its obligation to pay any charges incurred under the service order and this price list prior to termination. The rights and obligations which by their nature extend beyond the termination of the term of the service order shall survive such termination.
- (D) Service may be terminated upon written notice to the Customer if:
 - (1) the Customer is using the service in violation of this price list; or
 - (2) the Customer is using the service in violation of the law.
- (E) This price list shall be interpreted and governed by the laws of the State of Florida without regard for its choice of laws provision.

Issue Date: January 11, 2002

Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

2.1.3 Terms and Conditions, (cont'd.)

- (F) Any Other Telephone Company may not interfere with the right of any person or entity to obtain service directly from the Company. No person or entity shall be required to make any payment, incur any penalty, monetary or otherwise, or purchase any services in order to have the right to obtain service directly from the Company.
- (G) To the extent that either the Company or any Other Telephone Company exercises control over available cable pairs, conduit, duct space, raceways, or other facilities needed by the other to reach a person or entity, the party exercising such control shall make them available to the other on terms equivalent to those under which the Company makes similar facilities under its control available to its Customers. At the reasonable request of either party, the Company and the Other Telephone Company shall jointly attempt to obtain from the owner of the property access for the other party to serve a person or entity.
- (H) The Company hereby reserves its rights to establish service packages specific to a particular Customer. These contracts may or may not be associated with volume and/or term discounts.

Issue Date: January 11, 2002

Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

. 2.1.4 Limitations on Liability

- (A) Except as otherwise stated in this section, the liability of the Company for damages arising out of either: (1) the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services or (2) the failure to furnish its service, whether caused by acts or omission, shall be limited to the extension of allowances to the Customer for interruptions in service as set forth in Section 2.7.
- (B) Except for the extension of allowances to the Customer for interruptions in service as set forth in Section 2.7, the Company shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.
- (C) The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.

Issue Date: January 11, 2002

Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

. 2.1.4 Limitations on Liability, (cont'd.)

- (D) The Company shall be indemnified and saved harmless by the Customer from and against all loss, liability, damage and expense, including reasonable counsel fees, due to:
 - (1) Any act or omission of: (a) the Customer, (b) any other entity furnishing service, equipment or facilities for use in conjunction with services or facilities provided by the Company; or (c) common carriers or warehousemen, except as contracted by the Company;
 - (2) Any delay or failure of performance or equipment due to causes beyond the Company's control, including but not limited to, acts of God, fires, floods, earthquakes, hurricanes, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Company; unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties; and any law, order, regulation or other action of any governing authority or agency thereof;
 - (3) Any unlawful or unauthorized use of the Company's facilities and services;
 - (4) Libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights arising from or in connection with the material transmitted by means of Company-provided facilities or services; or by means of the combination of Company-provided facilities or services;
 - (5) Breach in the privacy or security of communications transmitted over the Company's facilities;

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2.1 Undertaking of the Company, (Cont'd.)

2.1.4 Limitations on Liability, (cont'd.)

(D), (continued)

- (6) Changes in any of the facilities, operations or procedures of the Company that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance, except where reasonable notice is required by the Company and is not provided to the Customer, in which event the Company's liability is limited as set forth in paragraph (A) of this Subsection 2.1.4.
- (7) Defacement of or damage to Customer premises resulting from the furnishing of services or equipment on such premises or the installation or removal thereof;
- (8) Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities;
- (9) Any noncompletion of calls due to network busy conditions;
- (10) Any calls not actually attempted to be completed during any period that service is unavailable;
- (11) And any other claim resulting from any act or omission of the Customer or patron(s) of the Customer relating to the use of the Company's services or facilities.

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Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

2.1.4 Limitations on Liability, (cont'd.)

- (E) The Company does not guarantee nor make any warranty with respect to installations provided by it for use in an explosive atmosphere.
- (F) The Company makes no warranties or representations, EXPRESS OR IMPLIED, either in fact or by operation of law, statutory or otherwise, including warranties of merchantability or fitness for a particular use, except those expressly set forth herein.
- (G) Failure by the Company to assert its rights pursuant to one provision of this price list does not preclude the Company from asserting its rights under other provisions.

2.1.5 Notification of Service-Affecting Activities

The Company will provide the Customer reasonable notification of service-affecting activities that may occur in normal operation of its business. Such activities may include, but are not limited to, equipment or facilities additions, removals or rearrangements and routine preventative maintenance. Generally, such activities are not specific to an individual Customer but affect many Customers' services. No specific advance notification period is applicable to all service activities. The Company will work cooperatively with the Customer to determine the reasonable notification requirements. With some emergency or unplanned service-affecting conditions, such as an outage resulting from cable damage, notification to the Customer may not be possible.

Issue Date: January 11, 2002

Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

2.7.6 Provision of Equipment and Facilities

- (A) The Company shall use reasonable efforts to maintain only the facilities and equipment that it furnishes to the Customer. The Customer may not nor may the Customer permit others to rearrange, disconnect, remove, attempt to repair, or otherwise interfere with any of the facilities or equipment installed by the Company, except upon the written consent of the Company.
- (B) The Company may substitute, change or rearrange any equipment or facility at any time and from time to time, but shall not thereby alter the technical parameters of the service provided the Customer.
- (C) Equipment the Company provides or installs at the Customer Premises for use in connection with the services the Company offers shall not be used for any purpose other than that for which the equipment is provided.
- (D) Except as otherwise indicated, Customer provided station equipment at the Customer's premises for use in connection with this service shall be so constructed, maintained and operated as to work satisfactorily with the facilities of the Company.
- (E) The Company shall not be responsible for the installation, operation, or maintenance of any Customer provided communications equipment. Where such equipment is connected to the facilities furnished pursuant to this price list, the responsibility of the Company shall be limited to the furnishing of facilities offered under this price list and to the maintenance and operation of such facilities. Subject to this responsibility, the Company shall not be responsible for:
 - (1) the through transmission of signals by Customer provided equipment or for the quality of, or defects in, such transmission; or
 - (2) the reception of signals by Customer-provided equipment; or
 - (3) network control signaling where such signaling is performed by Customer-provided network control signaling equipment.

Issue Date: January 11, 2002

Effective Date:

2.1 Undertaking of the Company, (Cont'd.)

2.1.7 Non-Routine Installation

At the Customer's request, installation and/or maintenance may be performed outside the Company's regular business hours or in hazardous locations. In such cases, charges based on cost of the actual labor, material, or other costs incurred by or charged to the Company will apply. If installation is started during regular business hours but, at the Customer's request, extends beyond regular business hours into time periods including, but not limited to, weekends, holidays, and/or night hours, additional charges may apply.

2.1.8 Special Construction

Subject to the agreement of the Company and to all of the regulations contained in this price list, special construction of facilities may be undertaken on a reasonable efforts basis at the request of the Customer. Special construction is construction undertaken:

- (A) where facilities are not presently available, and there is no other requirement for the facilities so constructed;
- (B) of a type other than that which the Company would normally utilize in the furnishing of its services;
- (C) over a route other than that which the Company would normally utilize in the furnishing of its services;
- (D) in a quantity greater than that which the Company would normally construct;
- (E) on an expedited basis;
- (F) on a temporary basis until permanent facilities are available;
- (G) involving abnormal costs; or
- (H) in advance of its normal construction.

Issue Date: January 11, 2002

Effective Date:

Effective Date:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.1 Undertaking of the Company, (Cont'd.)

2.1.9 Ownership of Facilities

Title to all facilities provided in accordance with this price list remains in the Company, its partners, agents, contractors or suppliers.

2.2 Prohibited Uses

- 2.2.1 The services the Company offers shall not be used for any unlawful purpose or for any use as to which the Customer has not obtained all required governmental approvals, authorizations, licenses, consents and permits.
- 2.2.2 The Company may require applicants for service who intend to use the Company's offerings for resale and/or for shared use to file a letter with the Company confirming that their use of the Company's offerings complies with relevant laws and the Florida Public Service Commission's regulations, policies, orders, and decisions.
- 2.2.3 The Company may block any signals being transmitted over its Network by Customers which cause interference to the Company or other users. Customer shall be relieved of all obligations to make payments for charges relating to any blocked Service and shall indemnify the Company for any claim, judgment or liability resulting from such blockage.
- 2.2.4 A Customer, joint user, or authorized user may not assign, or transfer in any manner, the service or any rights associated with the service without the written consent of the Company. The Company will permit a Customer to transfer its existing service to another entity if the existing Customer has paid all charges owed to the Company for regulated communications services. Such a transfer will be treated as a disconnection of existing service and installation of new service, and non-recurring installation charges as stated in this price list will apply.

Issue Date: January 11, 2002

Issued by:

2.3 Obligations of the Customer

2.3.1 General

The Customer shall be responsible for:

- (A) the payment of all applicable charges pursuant to this price list;
- (B) damage to or loss of the Company's facilities or equipment caused by the acts or omissions of the Customer; or the noncompliance by the Customer, with these regulations; or by fire or theft or other casualty on the Customer Premises, unless caused by the negligence or willful misconduct of the employees or agents of the Company;
- (C) providing at no charge, as specified from time to time by the Company, any needed equipment, space and power to operate Company facilities and equipment installed on the premises of the Customer, and the level of heating and air conditioning necessary to maintain the proper operating environment on such premises;
- (D) obtaining, maintaining, and otherwise having full responsibility for all rights-of-way and conduit necessary for installation of fiber optic cable and associated equipment used to provide Communications Services to the Customer from the cable building entrance or property line to the location of the equipment space described in Section 2.3.1(C). Any and all costs associated with the obtaining and maintaining the rights-of-way described herein, including the costs of altering the structure to permit installation of the Company provided facilities, shall be borne entirely by, or may be charged by the Company, to the Customer. The Company may require the Customer to demonstrate its compliance with this section prior to accepting an order for service.

Issue Date: January 11, 2002

Effective Date:

2.3 Obligations of the Customer, (Cont'd.)

2.3.1 General, (cont'd.)

- (E) providing a safe place to work and complying with all laws and regulations regarding the working conditions on the premises at which Company employees and agents shall be installing or maintaining the Company's facilities and equipment. The Customer may be required to install and maintain Company facilities and equipment within a hazardous area if, in the Company's opinion, injury or damage to the Company employees or property might result from installation or maintenance by the Company. The Customer shall be responsible for identifying, monitoring, removing and disposing of any hazardous material (e.g., friable asbestos) prior to any construction or installation work;
- (F) complying with all laws and regulations applicable to, and obtaining all consents, approvals, licenses and permits as may be required with respect to, the location of Company facilities and equipment in any Customer premises or the rights-of-way for which Customer is responsible under Section 2.3.1(D); and granting or obtaining permission for Company agents or employees to enter the premises of the Customer at any time for the purpose of installing, inspecting, maintaining, repairing, or upon termination of service as stated herein, removing the facilities or equipment of the Company;
- (G) not creating or allowing to be placed any liens or other encumbrances on the Company's equipment or facilities; and
- (H) making Company facilities and equipment available periodically for maintenance purposes at a time agreeable to both the Company and the Customer. No allowance will be made for the period during which service is interrupted for such purposes.

Issue Date: January 11, 2002

Effective Date:

2.3 Obligations of the Customer, (Cont'd.)

2.3.2 Liability of the Customer

- (A) The Customer will be liable for damages to the facilities of the Company and for all incidental and consequential damages caused by the negligent or intentional acts or omissions of the Customer, its officers, employees, agents, invites, or contractors where such acts or omissions are not the direct result of the Company's negligence or intentional misconduct.
- (B) To the extent caused by any negligent or intentional act of the Customer as described in (A), preceding, the Customer shall indemnify, defend and hold harmless the Company from and against all claims, actions, damages, liabilities, costs and expenses, including reasonable attorneys' fees, for (1) any loss, destruction or damage to property of any third party, and (2) any liability incurred by the Company to any third party pursuant to this or any other price list of the Company, or otherwise, for any interruption of, interference to, or other defect in any service provided by the Company to such third party.
- (C) The Customer shall not assert any claim against any other Customer or user of the Company's services for damages resulting in whole or in part from or arising in connection with the furnishing of service under this price list including but not limited to mistakes, omissions, interruptions, delays, errors or other defects or misrepresentations, whether or not such other Customer or user contributed in any way to the occurrence of the damages, unless such damages were caused solely by the negligent or intentional act or omission of the other Customer or user and not by any act or omission of the Company. Nothing in this price list is intended either to limit or to expand Customer's right to assert any claims against third parties for damages of any nature other than those described in the preceding sentence.

Issue Date: January 11, 2002 Effective Date:

2.4 Customer Equipment and Channels

2.4.1 General

A user may transmit or receive information or signals via the facilities of the Company. The Company's services are designed primarily for the transmission of voice-grade telephonic signals, except as otherwise stated in this price list. A user may transmit any form of signal that is compatible with the Company's equipment, but the Company does not guarantee that its services will be suitable for purposes other than voice-grade telephonic communication except as specifically stated in this price list.

2.4.2 Station Equipment

- (A) Terminal equipment on the user's premises and the electric power consumed by such equipment shall be provided by and maintained at the expense of the user. The user is responsible for the provision of wiring or cable to connect its terminal equipment to the Company MPOP.
- (B) The Customer is responsible for ensuring that Customer-provided equipment connected to Company equipment and facilities is compatible with such equipment and facilities. The magnitude and character of the voltages and currents impressed on Company-provided equipment and wiring by the connection, operation, or maintenance of such equipment and wiring shall be such as not to cause damage to the Company-provided equipment and wiring or injury to the Company's employees or to other persons. Any additional protective equipment required to prevent such damage or injury shall be provided by the Company at the Customer's expense, subject to prior Customer approval of the equipment expense.

Issue Date: January 11, 2002

Effective Date:

2.4 Customer Equipment and Channels, (Cont'd.)

2.4.3 Interconnection of Facilities

SECTION 2.4.3 IS AVAILABLE ONLY TO CARRIERS WHICH ARE CERTIFIED BY FLORIDA PUBLIC SERVICE COMMISSION TO PROVIDE INTRASTATE LOCAL EXCHANGE SERVICES.

- (A) Local Traffic Exchange provides the ability for another local exchange provider to terminate local traffic on the Company's network. In order to quality for Local Traffic Exchange the call must: (a) be originated by an end user of a company that is authorized by the Florida Public Service Commission to provide local exchange service; (b) originate and terminate within a local calling area of the Company.
- (B) Any special interface equipment necessary to achieve compatibility between the facilities and equipment of the Company used for furnishing Communications Services and the channels, facilities, or equipment of others shall be provided at the Customer's expense.
- (C) Communications Services may be connected to the services or facilities of other communications carriers only when authorized by, and in accordance with, the terms and conditions of the price lists of the other communications carriers which are applicable to such connections.
- (D) Facilities furnished under this price list may be connected to Customer provided terminal equipment in accordance with the provisions of this price list. All such terminal equipment shall be registered by the Federal Communications Commission pursuant to Part 68 of Title 47, Code of Federal Regulations; and all user-provided wiring shall be installed and maintained in compliance with those regulations.

Issue Date: January 11, 2002

Effective Date:

2.4 Customer Equipment and Channels, (Cont'd.)

2.4.4 Inspections

- (A) Upon suitable notification to the Customer, and at a reasonable time, the Company may make such tests and inspections as may be necessary to determine that the Customer is complying with the requirements set forth in Section 2.4.2(B) for the installation, operation, and maintenance of Customer-provided facilities, equipment, and wiring in the connection of Customer-provided facilities and equipment to Company-owned facilities and equipment.
- (B) If the protective requirements for Customer-provided equipment are not being complied with, the Company may take such action as it deems necessary to protect its facilities, equipment, and personnel. The Company will notify the Customer promptly if there is any need for further corrective action. Within ten days of receiving this notice, the Customer must take this corrective action and notify the Company of the action taken. If the Customer fails to do this, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its facilities, equipment and personnel from harm.
- (C) If harm to the Company's network, personnel or services is imminent, the Company reserves the right to shut down Customer's service immediately, with no prior notice required.

Issue Date: January 11, 2002

Effective Date:

2.5 Customer Deposits and Advance Payments

2.5.1 Advance Payments

To safeguard its interests, the Company may require a Customer to make an advance payment before services and facilities are furnished, where special construction is involved. The advance payment will not exceed an amount equal to the nonrecurring charge(s) and one (1) month's charges for the service or facilities. In addition, the advance payment may also include an amount equal to the estimated non-recurring charges for the special construction and recurring charges (if any) for a period to be set between the Company and the Customer. The advance payment will be credited to the Customer's initial bill. Advance payments do not accrue interest. An advance payment may be required in addition to a deposit.

Issue Date: January 11, 2002

Effective Date:

2.5 Customer Deposits and Advance Payments, (Cont'd.)

2.5.2 Deposits

- (A) To safeguard its interests, the Company may require the Customer to make a deposit to be held as a guarantee for the payment of charges in accordance with Florida Public Service Commission Rules. A deposit may be required if the Customer's financial condition is not acceptable to the Company or is not a matter of general knowledge. A deposit does not relieve the Customer of the responsibility for the prompt payment of bills on presentation. The deposit will not exceed an amount equal to two and one-half twelfths of the estimated charge for the service for the ensuing twelve months. A deposit may be required in addition to an advance payment.
- (B) Upon discontinuance of service, the Company shall promptly and automatically refund the Customer's deposit plus accrued interest, or the balance, if any, in excess of the unpaid bills including any penalties assessed for service furnished by the Company.
- (C) Deposits will accrue interest annually at the rate of 7% per annum. Upon request of the Customer, accrued interest shall be annually credited to the Customer by deducting such interest from the amount of the next bill for service following the accrual date.
- (D) The Company shall annually and automatically refund the deposits of Customers who have paid bills for twelve consecutive months without having had service discontinued for nonpayment or had more than one occasion on which a bill was not paid within the period prescribed and are not then delinquent in payment.

Issue Date: January 11, 2002

Effective Date:

2.6 Payment Arrangements, (Cont'd.)

2.6.1 Payment for Service

The Customer is responsible for the payment of all charges for facilities and services furnished by the Company to the Customer.

The Customer is responsible for the payment of federal excise taxes, state and local sales and use taxes and similar taxes imposed by governmental jurisdictions, all of which shall be separately designated on the Company's invoices. The Company will not separately charge for the Florida gross receipts tax on the Company's invoice for local services. Any taxes imposed by a local jurisdiction (e.g., county and municipal) will only be recovered from those Customers residing in the affected jurisdictions.

Certain telecommunications services, as defined in the Florida Revised Code, are subject to state sales tax at the prevailing tax rates, if the services originate, or terminate in Florida, or both, and are charged to a subscriber's telephone number or account in Florida.

2.6.2 Billing and Collection of Charges

The Customer is responsible for payment of all charges incurred by the Customer or other users for services and facilities furnished to the Customer by the Company.

- (A) Non-recurring charges are due and payable within thirty (30) days after the date the invoice is mailed to the Customer by the Company.
- (B) The Company shall present invoices for recurring charges monthly to the Customer, in advance of the month in which service is provided, and recurring charges shall be due and payable within thirty (30) days after the date the invoice is mailed to the Customer by the Company. When billing is based upon Customer usage, usage charges will be billed monthly for the preceding billing period.
- (C) When service does not begin on the first day of the month, or end on the last day of the month, the charge for the fraction of the month in which service was furnished will be calculated on a pro rata basis. For this purpose, every month is considered to have thirty (30) days.

Issue Date: January 11, 2002

Effective Date:

2.6 Payment Arrangements, (Cont'd.)

2.6.2 Billing and Collection of Charges, (cont'd.)

- (D) Billing of the Customer by the Company will begin on the Service Commencement Date, which is the day on which the Company notifies the Customer that the service or facility is available for use, except that the Service Commencement Date may be postponed by mutual agreement of the parties, or if the service or facility does not conform to standards set forth in this price list or the Service Order. Billing accrues through and includes the day that the service, circuit, arrangement or component is discontinued.
- (E) If any portion of the payment is not received by the Company within 30 days of receipt of the bill, or if any portion of the payment is received by the Company in funds which are not immediately available upon presentment, then a late payment charge of 1.5% per month shall be due to the Company. A late payment charge is not applicable to subsequent rebilling of any amount to which a late payment charge has already been applied. Late payment charges are to be applied without discrimination.
- (F) The Customer should notify the Company of any disputed items on an invoice within thirty (30) days of receipt of the invoice. If the Customer and the Company are unable to resolve the dispute to their mutual satisfaction, the Customer may file a complaint with the Florida Public Service Commission in accordance with the Commission's rules of procedure. The address of the Commission is as follows:

Division of Consumer Affairs Florida Public Service Commission 2540 Shumard Oaks Boulevard Tallahassee, Florida 32399-0850

(G) If service is disconnected by the Company (in accordance with Section 2.6.3 following) and later re-installed, re-installation of service will be subject to all applicable installation charges. If service is suspended by the Company (in accordance with Section 2.6.3 following) and later restored, restoration of service will be subject to the rates in Section 4.

Issue Date: January 11, 2002

Effective Date:

2.6 Payment Arrangements, (Cont'd.)

2.6.3 Discontinuance of Service for Cause

The Company may discontinue service for the following reasons provided in this Section 2.6.3. Customers will be provided five (5) days written notice prior to discontinuance unless otherwise indicated.

Upon the Company's discontinuance of service to the Customer under Section 2.6.3(A) or 2.6.3(B), the Company, in addition to all other remedies that may be available to the Company at law or in equity or under any other provision of this price list, may declare all future monthly and other charges which would have been payable by the Customer during the remainder of the term for which such services would have otherwise been provided to the Customer to be immediately due and payable (discounted to present value at six percent).

- (A) Upon nonpayment of any amounts owing to the Company, the Company may discontinue or suspend service without incurring any liability. No basic residential service shall be disconnected for nonpayment until at least 29 days from the date of the bill and only following proper written notification.
- (B) Upon violation of any of the other material terms or conditions for furnishing service the Company may, discontinue or suspend service without incurring any liability if such violation continues during that period.
- (C) Upon condemnation of any material portion of the facilities used by the Company to provide service to a Customer or if a casualty renders all or any material portion of such facilities inoperable beyond feasible repair, the Company, by notice to the Customer, may discontinue or suspend service without incurring any liability.
- (D) Upon the Customer's insolvency, assignment for the benefit of creditors, filing for bankruptcy or reorganization, or failing to discharge an involuntary petition within the time permitted by law, the Company may immediately discontinue or suspend service without incurring any liability.
- (E) Upon any governmental prohibition or governmental required alteration of the services to be provided or any violation of an applicable law or regulation, the Company may immediately discontinue service without incurring any liability.

Issue Date: January 11, 2002

Effective Date:

2.6 Payment Arrangements, (Cont'd.)

2.6.3 Discontinuance of Service for Cause

- (F) Without notice in the event of fraudulent use of the Company's network. The Customer will be liable for all related costs. The Customer will also be responsible for payment of any reconnection charges.
- (G) Without notice in the event of Customer use of equipment or services in such a manner as to adversely affect the Company's service to others.
- (H) Without notice in the event of tampering with the equipment or services furnished by the Company.
- (I) The Customer is responsible for providing adequate access lines to enable the Company to terminate all 800 Service calls to the Customer's telephone equipment. Should the Customer have insufficient access lines on which to terminate 800 Service calls, the Company reserves the right to request the Customer to add additional lines for call terminations. If, after ninety (90) days, the Customer has not made the requested change, the Company, without incurring any liability, reserves the right to terminate the Customer's 800 Service, with thirty (30) days written notice.

Issue Date: January 11, 2002

Effective Date:

2.6 Payment Arrangements, (Cont'd.)

2.6.4 Notice to Company for Cancellation of Service

Customers desiring to terminate service shall provide the Company thirty (30) days written notice of desire to terminate service.

2.6.5 Cancellation of Application for Service

- (A) Where the Company permits the Customer to cancel an application for service prior to the start of service or prior to any special construction, no charges will be imposed except for those specified below.
- (B) Where, prior to cancellation by the Customer, the Company incurs any expenses in installing the service or in preparing to install the service that it otherwise would not have incurred, a charge equal to the costs the Company incurred, less net salvage, shall apply, but in no case shall this charge exceed the sum of the charge for the minimum period of services ordered, including installation charges, and all charges others levy against the Company that would have been chargeable to the Customer had service begun.
- (C) Where the Company incurs any expense in connection with special construction, or where special arrangements of facilities or equipment have begun, before the Company receives a cancellation notice, a charge equal to the costs incurred, less net salvage, may apply. In such cases, the charge will be based on such elements as the cost of the equipment, facilities, and material, the cost of installation, engineering, labor, and supervision, general and administrative expense, other disbursements, depreciation, maintenance, taxes, provision for return on investment, and any other costs associated with the special construction or arrangements.
- (D) The special charges described in 2.6.5(A) through 2.6.5(C) will be calculated and applied on a case-by-case basis.

Issue Date: January 11, 2002 Effective Date:

Issued by:

2.6 Payment Arrangements (Cont'd.)

2.6.6 Changes in Service Requested

If the Customer makes or requests material changes in circuit engineering, equipment specifications, service parameters, premises locations, or otherwise materially modifies any provision of the application for service, the Customer's installation fee shall be adjusted accordingly.

2.6.7 Bad Check Charge

A service charge equal to the greater of \$20.00 will be assessed in accordance with Florida law for all checks returned by a bank or other financial institution for: Insufficient or uncollected funds, closed account, apparent tampering, missing signature or endorsement, or any other insufficiency or discrepancy necessitating return of the instrument at the discretion of the drawee bank or other financial institution.

2.7 Allowances for Interruptions in Service

2.7.1 General

- (A) A credit allowance will be given when service is interrupted, except as specified in Section 2.7.2 following. A service is interrupted when it becomes inoperative to the Customer, e.g., the Customer is unable to transmit or receive, because of a failure of a component furnished by the Company under this price list.
- (B) An interruption period begins when the Customer reports a service, facility or circuit to be inoperative and, if necessary, releases it for testing and repair. An interruption period ends when the service, facility or circuit is operative.

Issue Date: January 11, 2002

Effective Date:

2.7 Allowances for Interruptions in Service, (Cont'd.)

2.7.1 General, (cont'd.)

- (C) If the Customer reports a service, facility or circuit to be interrupted but declines to release it for testing and repair, or refuses access to its premises for test and repair by the Company, the service, facility or circuit is considered to be impaired but not interrupted. No credit allowances will be made for a service, facility or circuit considered by the Company to be impaired.
- (D) The Customer shall be responsible for the payment of service charges as set forth herein for visits by the Company's agents or employees to the premises of the Customer when the service difficulty or trouble report results from the use of equipment or facilities provided by any party other than the Company, including but not limited to the Customer.

2.7.2 Limitations of Allowances

No credit allowance will be made for any interruption in service:

- (A) Due to the negligence of or noncompliance with the provisions of this price list by any person or entity other than the Company, including but not limited to the Customer:
- (B) Due to the failure of power, equipment, systems, connections or services not provided by the Company;
- (C) Due to circumstances or causes beyond the reasonable control of the Company;
- (D) During any period in which the Company is not given full and free access to its facilities and equipment for the purposes of investigating and correcting interruptions;

Issue Date: January 11, 2002

Effective Date:

2.7 Allowances for Interruptions in Service, (Cont'd.)

2.7.2 Limitations of Allowances

- (E) A service will not be deemed to be interrupted if a Customer continues to voluntarily make use of the such service. If the service is interrupted, the Customer can get a service credit, use another means of communications provided by the Company (pursuant to Section 2.7.3), or utilize another service provider;
- (F) During any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;
- (G) That occurs or continues due to the Customer's failure to authorize replacement of any element of special construction; and
- (H) That was not reported to the Company within thirty (30) days of the date that service was affected.

2.7.3 Use of Another Means of Communications

If the Customer elects to use another means of communications during the period of interruption, the Customer must pay the charges for the alternative service used.

Issue Date: January 11, 2002

Effective Date:

2.7 Allowances for Interruption in Service, (Cont'd.)

2.7.4 Application of Credits for Interruptions in Service

- (A) Credits for interruptions in service that is provided and billed on a flat rate basis for a minimum period of at least one month, beginning on the date that billing becomes effective, shall in no event exceed an amount equivalent to the proportionate charge to the Customer for the period of service during which the event that gave rise to the claim for a credit occurred. A credit allowance is applied on a pro rata basis against the rates specified hereunder and is dependent upon the length of the interruption. Only those facilities on the interrupted portion of the circuit will receive a credit.
- (B) For calculating credit allowances, every month is considered to have thirty (30) days.
- (C) A credit allowance will be given for interruptions of thirty (30) minutes or more. Two or more interruptions of fifteen (15) minutes or more during any one 24-hour period shall be combined into one cumulative interruption.

Issue Date: January 11, 2002 Effective Date:

2.7 Allowances for Interruption in Service, (Cont'd.)

2.7.4 Application of Credits for Interruptions in Service, (cont'd.)

(D) Interruptions of 24 Hours or Less

Length of Interruption	Amount of Service To Be Credited
Less than 30 minutes	None
30 minutes up to but not including 3 hours	1/10 Day
3 hours up to but not including 6 hours	1/ 5 Day
6 hours up to but not including 9 hours	2/5 Day
9 hours up to but not including 12 hours	3/5 Day
12 hours up to but not including 15 hours	4/5 Day
15 hours up to but not including 24 hours	One Day

(E) Interruptions Over 24 Hours and Less Than 72 Hours

Interruptions over 24 hours and less than 72 hours will be credited 1/5 day for each 3-hour period or fraction thereof. No more than one full day's credit will be allowed for any period of 24 hours.

(F) Interruptions Over 72 Hours

Interruptions over 72 hours will be credited 2 days for each full 24-hour period. No more than thirty (30) days credit will be allowed for any one month period.

Issue Date: January 11, 2002

Effective Date:

2.7 Allowances for Interruption in Service, (Cont'd.)

2.7.5 Limitations on Allowances

No credit allowance will be made for:

- (A) interruptions due to the negligence of or noncompliance with the provisions of this price list by the Customer, authorized user or joint user;
- (B) interruptions due to the negligence of any person other than the Company, including but not limited to the Customer;
- (C) interruptions of service during any period in which the Company is not given full access to its facilities and equipment for the purpose of investigating and correcting interruptions;
- (D) interruptions of service during a period in which the Customer continues to use the service on an impaired basis;
- (E) interruptions of service during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;
- (F) interruption of service due to circumstances or causes beyond the reasonable control of Company; and
- (G) that occur or continue due to the Customer's failure to authorize replacement of any element of special construction.

2.7.6 Cancellation For Service Interruption

Cancellation or termination for service interruption is permitted only if any circuit experiences a single continuous outage of eight (8) hours or more or cumulative service credits equaling sixteen (16) hours in a continuous twelve (12) month period. The right to cancel service under this provision applies only to the single circuit which has been subject to the outage or cumulative service credits.

Issue Date: January 11, 2002

Effective Date:

2.8 Cancellation of Service/Termination Liability

If a Customer cancels a service order or terminates services before the completion of the term for any reason other than a service interruption (as defined in Section 2.7.1) or where the Company breaches the terms in the service contract, Customer may be requested by the Company to pay to Company termination liability charges, which are defined below. These charges shall become due and owing as of the effective date of the cancellation or termination and be payable within the period set forth in Section 2.6.2.

2.8.1 Termination Liability

Customer's termination liability for cancellation of service shall be equal to:

- (A) all unpaid non-recurring charges reasonably expended by Company to establish service to Customer, plus;
- (B) any disconnection, early cancellation or termination charges reasonably incurred and paid to third parties by Company on behalf of Customer, plus;
- (C) all recurring charges specified in the applicable Service Order for the balance of the then current term discounted at the prime rate announced in the Wall Street Journal on the third business day following the date of cancellation;
- (D) minus a reasonable allowance for costs avoided by the Company as a direct result of Customer's cancellation.

Issue Date: January 11, 2002

Effective Date:

2.9 Customer Liability for Unauthorized Use of the Network

Unauthorized use of the network occurs when a person or entity that does not have actual, apparent, or implied authority to use the network, obtains the Company's services provided under this price list.

2.9.1 Customer Liability for Fraud and Unauthorized Use of the Network

- (A) The Customer is liable for the unauthorized use of the network obtained through the fraudulent use of a Company calling card, if such a card is offered by the Company, or an accepted credit card, provided that the unauthorized use occurs before the Company has been notified.
- (B) A Company calling card is a telephone calling card issued by the Company at the Customer's request, which enables the Customer or user(s) authorized by the Customer to place calls over the Network and to have the charges for such calls billed to the Customer's account.

An accepted credit card is any credit card that a cardholder has requested or applied for and received, or has signed, used, or authorized another person to use to obtain credit. Any credit card issued as an renewal or substitute in accordance with this paragraph is an accepted credit card when received by the cardholder.

- (C) The Customer must give the Company written or oral notice that an unauthorized use of a Company calling card or an accepted credit card has occurred or may occur as a result of loss, and/or theft.
- (D) The Customer is responsible for payment of all charges for calling card services furnished to the Customer or to users authorized by the Customer to use service provided under this price list, unless due to the negligence of the Company. This responsibility is not changed due to any use, misuse, or abuse of the Customer's service or Customer-provided equipment by third parties, the Customer's employees, or the public.

The liability of the Customer for unauthorized use of the Network by credit card fraud will not exceed the lesser of fifty dollars (\$50.00) or the amount of money, property, labor, or services obtained by the unauthorized user before notification to the Company.

Issue Date: January 11, 2002

Effective Date:

2.10 Use of Customer's Service by Others

2:10.1 Resale and Sharing

SECTION 2.10.1 IS AVAILABLE ONLY TO CARRIERS WHICH ARE CERTIFIED BY THE FLORIDA PUBLIC SERVICE TO PROVIDE INTRASTATE LOCAL EXCHANGE SERVICES

There are no prohibitions or limitations on the resale of services. Prices for services appear in the price sheet attached to this price list. Any service provided under this price list may be resold to or shared with other persons at the option of Customer, subject to compliance with any applicable laws of the Florida Public Service Commission regulations governing such resale or sharing. The Customer remains solely responsible for all use of services ordered by it or billed to its telephone number(s) pursuant to this price list, for determining who is authorized to use its services, and for notifying the Company of any unauthorized use.

2.10.2 Joint Use Arrangements

Joint use arrangements will be permitted for all services provided under this price list. From each joint use arrangement, one member will be designated as the Customer responsible for the manner in which the joint use of the service will be allocated. The Company will accept orders to start, rearrange, relocate, or discontinue service only from the Customer. Without affecting the Customer's ultimate responsibility for payment of all charges for the service, each joint user shall be responsible for the payment of the charges billed to it.

2.11 Transfers and Assignments

Neither the Company nor the Customer may assign or transfer its rights or duties in connection with the services and facilities provided by the Company without the written consent of the other party, except that the Company may assign its rights and duties to a) any subsidiary, parent company or affiliate of the Company; b) pursuant to any sale or transfer of substantially all the assets of the Company; or c) pursuant to any financing, merger or reorganization of the Company.

Issue Date: January 11, 2002

Effective Date:

2.12 Notices and Communications

- 2.12.2 The Customer shall designate on the service order an address to which the Company shall mail or deliver all notices and other communications, except that Customer may also designate a separate address to which the Company's bills for service shall be mailed.
 - 2.12.3 The Company shall designate on the service order an address to which the Customer shall mail or deliver all notices and other communications, except that Company may designate a separate address on each bill for service to which the Customer shall mail payment on that bill.
 - 2.12.4 Except as otherwise stated in this price list, all notices or other communications required to be given pursuant to this price list will be in writing. Notices and other communications of either party, and all bills mailed by the Company, shall be presumed to have been delivered to the other party on the third business day following placement of the notice, communication or bill with the U.S. Mail or a private delivery service, prepaid and properly addressed, or when actually received or refused by the addressee, whichever occurs first.
 - 2.12.5 The Company or the Customer shall advise the other party of any changes to the addresses designated for notices, other communications or billing, by following the procedures for giving notice set forth herein.

2.16 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.

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2.13 Levels of Service Quality Objectives

The Company will endeavor at all times to provide its Customers with high quality, reliable telecommunications services. However, the Company's ability to meet the stated service quality objectives is ultimately subject to the availability of any ILEC network and outside plant facilities and equipment which it utilizes, and the timeliness of the ILEC's response to Company-initiated requests for service installation and repair.

2.13.1 Limitations

Service quality objectives for installation, maintenance and repair as described herein apply only to single-line residence and business services.

Emergency conditions under which service quality objectives described in this section may not be met include but are not limited to Acts of God, fires, floods, earthquakes, hurricanes, tornados, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Company; or compliance with any law, order, regulation or other action of any governing authority or agency which impairs or interferes with the Company's normal business operations.

Service quality objectives apply to services and equipment provided by the Company only. The Company may be unable to meet these objectives due to the unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties under the direction of the Customer.

The Company's liability, where applicable, in the event that it is unable to meet the objectives described herein will be subject to the limitations of liability and credits and allowances for interruptions of service as provided in Section 2 of this Price List.

2.13.22 Installations

Where ILEC central office and outside plant facilities are readily available, the Company's objective for fulfillment of single-line residence and business Customer requests for primary service following receipt of application for same when all tariff requirements relating thereto have been complied with, except those instances where a later installation date is required by the Customer or where special equipment or services are involved, is five working days.

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2.13 Levels of Service Quality Objectives, (Cont'd.)

. 2-13.3 Maintenance and Repairs

The Company shall make reasonable attempts to restore service on the same day that an interruption is reported by the Customer where the trouble is the result of equipment or facilities provided by the Company. In those instances, the Company's objective for repair or restoration of service for single-line residence and business Customers following receipt of a Customer trouble report and obtaining sufficient information from the Customer to identify and diagnose the problem is as follows:

- (A) Restoration of 95% of interrupted service lines within 24 hours of receipt of the trouble report.
- (B) Clearing of 95% of service affecting troubles within 72 hours of receipt of trouble report.

2.13.4 Grade of Service

Subject to the adequacy of facilities and equipment provided to the Company by incumbent local exchange carriers, the Company's objective grade of service standards are as follows:

- (A) During the average busy season busy hour, at least 90% of all calls offered to any trunk group shall not encounter an all-trunk busy condition.
- (B) During the average busy season busy hour, at least 90% of intra-office, inter-office, extended area and intraLATA direct distance dialed calls carried by the Company will encounter a ring back tone, line busy signal, or non-working number intercept facility (operator or recording) after completion of dialing.

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SECTION 3.0 - DESCRIPTION OF SERVICES

3.1 Exchange Service Areas

i Docal exchange services are provided, subject to availability of facilities and equipment, in areas currently served by the following Incumbent LECs: 1) BellSouth Telecommunications, Inc.

3.2 Rate Groups

Charges for local services provided by the Company may be based, in part, on the Rate Group associated with the Customers End Office. The Rate Group is determined by the total access lines and PBX trunks in the local calling area which can be reached from each End Office.

In the event that an Incumbent LEC or the Florida Public Service Commission reclassifies an exchange or End Office from one Rate Group to another, the reclassification will also apply to One Source Customers who purchase services under this price list. Local calling areas and Rate Group assignments are equivalent to those areas and groups specified in BellSouth Telecommunications, Inc. Florida General Subscriber Service Tariff (AGSST2).

Rate Group	Exchange Access Lines and PBX Trunks In Local Calling Area - Upper Limit
1	up to 2,000
2	2,001 to 7,000
3	7,001 to 22,000
4	22,001 to 55,000
5	55,001 to 120,000
6	120,001 to 195,000
7	195,001 to 280,000
8	280,001 to 375,000
9	375,001 to 450,000
10	450,001 to 550,000
11	550,001 to 700,000
12	700,001 +

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SECTION 3.0 - DESCRIPTION OF SERVICES, (CONT'D.)

3.3 Service Order and Change Charges

Non-recurring charges apply to processing Service Orders for new service, for changes in service, and for changes in the Customer's primary interexchange carrier (PIC) code.

3.4 Maintenance Visit Charges

Maintenance Visit Charges apply when the Company dispatches personnel to a Customer's premises to perform work necessary for installing new service, effecting changes in service or resolving troubles reported by the Customer when the trouble is found to be caused by the Customer's facilities.

Maintenance Visit Charges will be credited to the Customer's account in the event trouble is not found in the Company facilities, but the trouble is later determined to be in those facilities.

The time period for which the Maintenance Visit Charges is applied will commence when Company personnel are dispatched at the Customer premises and end when work is completed. The rates for Maintenance of Service vary by time per Customer request.

3.5 Restoration of Service

A restoration charge applies to the restoration of suspended service and facilities because of nonpayment of bills and is payable at the time that the restoration of the suspended service and facilities is arranged. The restoration charge does not apply when, after disconnection of service, service is later re-installed.

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3.6 General Services

3.6.1 Services Offered

The following Network Services are available to residence/business Customers and for resale by other carriers certificated by the Florida Public Service Commission:

Standard Residence Line Service
Standard Business Line Service
PBX Trunk Service
Digital Voice Grade DS-1 Trunk Service
Direct Inward Dial (DID) Service
Integrated Services Digital Network (ISDN) Primary Rate Interface (PRI)
Optional Calling Features
IntraLATA Toll Services (see Cordia Communications Corp. FL Tariff No. 1)
Private Line Services
Carrier Access Services

The following services are available to residence/business Customers and are not offered on a resale basis as of the effective date of this page.

Listing Services (including Non Published and Non-Listed Services)
Directory Assistance
Operator Services
Miscellaneous Services (including Vanity Numbers and Number Portability)

3.6.2 Application of Rates and Charges

All services offered in this price list are subject to service order and change charges where the Customer requests new services or changes in existing services, as well as indicated Non-Recurring and Monthly Recurring Charges. Charges for local calling services may be assessed on a measured rate basis and are additional to monthly recurring charges shown for Business or Residence lines, PBX Trunks, DID Trunks, Digital/DS1 service, and ISDN PRL

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3.6 General Services, (Cont'd.)

3.6.3 Emergency Services Calling Plan

Access (at no additional charge) to the local operator or emergency services bureau by dialing 0- or 9-1-1 is offered at no charge to the Customer.

Message toll telephone calls, to governmental emergency service agencies as set forth in (A) following, having primary or principal responsibility with respect to the provision of emergency services to persons and property in the area from which the call is made, meeting the definition and criteria of an emergency call as set forth in (B) following are offered at no charge to Customers:

- (A) Governmental fire fighting, Florida State Highway Patrol, police, and emergency squad service (as designated by the appropriate governmental agency) qualify as governmental emergency service agencies provided they answer emergency service calls on a personally attended (live) twenty-four (24) hour basis, three hundred sixty-five (365) days a year, including holidays.
- (B) An emergency is an occurrence or set of circumstances in which conditions pose immediate threat to human life, property, or both and necessitate that prompt action be taken. An emergency call is an originated call of short duration to a governmental emergency services agency in order to seek assistance for such an emergency.
- (C) 911 service will be maintained during temporary disconnection for non-payment of a residential subscribers local service.

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3.7 Call Timing for Usage Sensitive Services

Where charges for a service are specified based on the duration of use, such as the duration of a telephone call, the following rules apply:

- 3.7.1 Calls are measured in durational increments identified for each service. All calls which are fractions of a measurement increment are rounded-up to the next whole unit.
- 3.7.2 Timing on completed calls begins when the call is answered by the called party. Answering is determined by hardware answer supervision in all cases where this signaling is provided by the terminating local carrier and any intermediate carrier(s).
- 3.7.3 Timing terminates on all calls when the calling party hangs up or the Company's network receives an off-hook signal from the terminating carrier.
- 3.7.4 Calls originating in one time period and terminating in another will be billed in proportion to the rates in effect during different segments of the call.
- 3.7.5 All times refer to local time.
- 3.7.6 there shall be no charges for uncompleted calls.

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3.8 Distance Calculations

. Where charges for a service are specified based upon distance, the following rules apply:

- 3.8.1 Distance between two points is measured as airline distance between the rate centers of the originating and terminating telephone lines. The rate center is a set of geographic coordinates, as referenced in Local Exchange Routing Guide issued by BeilCore, associated with each NPA-NXX combination (where NPA is the area code and NXX is the first three digits of a seven-digit telephone number). Where there is no telephone number associated with an access line on the Company's network (such as a dedicated 800 or WATS access line), the Company will apply the rate center of the Customer's main billing telephone number.
- 3.8.2 The airline distance between any two rate centers is determined as follows:
 - Step 1: Obtain the "V" (vertical) and "H" (horizontal) coordinates for each Rate Center from the above-referenced BellCore document.
 - Step 2: Compute the difference between the "V" coordinates of the two rate centers; and the difference between the two "H" coordinates.
 - Step 3: Square each difference obtained in step (b) above.
 - Step 4: Add the square of the "V" difference and the square of the "H" difference obtained in step C) above.
 - Step 5: Divide the sum of the squares by 10. Round to the next higher whole number if any fraction is obtained.
 - Step 6: Obtain the square root of the whole number result obtained above. Round to the next higher whole number if any fraction is obtained. This is the airline mileage.
- 3.8.3 The formula for distance calculations is:

Install Equation Editor and doubleclick here to view equation.

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3.9 Rate Periods for Time of Day Sensitive Services

3.9.1 For time of day, usage sensitive services, the following rate periods apply unless otherwise specified in this price list:

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

[•] Up to but not including.

- 3.9.2 Calls are billed based on the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed the rates in effect in that boundary for each portion of the call, based on the time of day at the Customer location.
- 3.9.3 For services subject to holiday discounts, the following are Company recognized national holidays, determined at the location of the calling station. The evening rate is used on national holidays, unless a lower rate normally would apply.

New Year's Day January 1

Memorial Day As Federally Observed
Independence Day July 4

Thanksgiving Day As Federally Observed

Christmas Day December 25

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Standard Residence Line 3.10

A-Standard Residence Line provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Residence Lines are provided for the connection of Customer-provided wiring and single station sets or facsimile machines. An optional per line Hunting feature is available for multi-line Customers which routes a call to an idle station line in a prearranged group when the called station line is busy.

3.11 Standard Business Line

The Standard Business Line provides a Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Business Lines are provided for the connection of Customer-provided wiring and single station sets or facsimile machines. An optional per line Hunting feature is available for multi-line Customers which routes a call to an idle station line in a prearranged group when the called station line is busy.

3.12 **PBX Trunk Service**

Basic PBX Trunk Service provides a Customer with a single, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Basic Trunks are provided for connection of Customer-provided private branch exchanges (PBX) to the public switched telecommunications network. Each Basic PBX Trunk is provided with touch tone signaling and may be configured into a hunt group at no additional charge with other Company-provided Basic PBX Trunks. The signal is an analog signal at the DS0 level.

Basic Trunks provided via On-Network services may be equipped with Direct Inward Dialing (DID) capability and DID number blocks for additional charges. DID service in an Off-Network arrangement requires special DID capable trunks plus additional DID number blocks.

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Norwalk, Connecticut 06851

3.13 Digital Voice Grade DS-1 Trunk Service

Digital Voice Grade DS-1 Trunk Service provides business Customers with PBX or PBX-like equipment or other telephonic equipment with access to switch ports. Customers can purchase this capability for both primary service (listed directory number) and diversity purposes. Customers must have the ability to terminate a DS1 signal. The signal is delivered as a digital signal at the DS1 level. The connection to the Customer's equipment is accomplished using a DS1 for digital connectivity.

3.14 Direct Inward Dialing (DID)Service

Direct Inward Dialing (ADIDe) permits calls incoming to a PBX system or other Customer Premises Equipment to be routed to a specific station without the assistance of an attendant. DID calls are routed directly to the station associated with the called number. DID service as offered by the Company provides the necessary trunks, telephone numbers, and out-pulsing of digits to enable DID service at a Customer's location. DID service requires special PBX software and hardware not provided by the Company. Such hardware and software is the responsibility of the Customer.

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3.15 Integrated Services Digital Network (ISDN) Primary Rate Interface (PRI)

integrated Services Digital Network (ISDN) is a set of transmission protocols that provides end-to-end digital connectivity and integration of voice, data and video, on a single Customer loop to support a wide variety of services via the public switched network. The Primary Rate Interface (PRI) consists of a 23B+D configuration with 23 64Kbps Bearer (B) digital channels and 1 64Kbps Data (D) digital channel. The B channels are designed for voice, data, image and sound transmissions. B channels can support synchronous, asynchronous or isochronous services at rates up to 64Kbps. B channels can be aggregated for higher bandwidth applications. The D channel PRI provides the out of band signaling, call control and messaging.

PRI is provided through standard four wire DS-1 (1.544Mbps) point to point, private line facilities that enables Customer control of the 24 individual channels. PRI supports 1+, 0+, 7 digit, and 10 digit Local, IntraLATA and InterLATA services, as well as 01+ and 011+ international calling. PRI allows Customers to direct voice, data and video over the Public Switched Telephone Network. Channels may be pre-subscribed to an IXC carrier of their Customer's choice or used with 10XXX casual dialing. PRI also allows access to Public Switched Network services, such as Two-Way, Incoming Only, Outgoing Only and DID.

Multiple PRI interfaces can be combined to function as one group. Utilizing a Backup D Channel arrangement, Customers are able to link up to 20 DS-1s together, providing a maximum of 479 64Kbps B channels controlled by a single D (signaling) channel.

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3.16 Optional Calling Features

The features listed this section are offered by the Company to Residential and Business Customers.

Service availability may vary between On-Net and Off-Net Customers. Refer to Price Lists in Sections 4 of this price list for specific features offered with each type of local exchange service.

3.16.1 Feature Descriptions

- (A) Call Forwarding Variable Permits the end-user to automatically forward (transfer) all incoming calls to another telephone number, and to restore it to normal operation at their discretion. The end-user must dial an activation code from his/her exchange line along with the forward-to number in order to turn the feature on. A separate code is dialed by the end-user to deactivate the feature.
- (B) Call Forwarding Variable, Remote Access Permits the end-user to automatically forward (transfer) all incoming calls to another telephone number, and to restore it to normal operation at their discretion. The end-user must dial an activation code along with the forward-to number in order to turn the feature on. A separate code is dialed by the end-user to deactivate the feature. Feature activation may be performed from the end-user's exchange line or remotely from some other line. Remote access requires the end-user to 1) dial a special access number 2) enter their seven-digit telephone number and 3) enter a personal identification number prior to forwarding their calls.
- (C) Call Forwarding Don't Answer, Basic: Permits the forwarding of incoming calls when the end-user's line remains unanswered after a pre-designated ringing interval. The ringing interval before forwarding and the forward-to number are fixed by the service order.
- (D) Call Forwarding Don't Answer w/ Ring Control: Permits the forwarding of incoming calls when the end-user's line remains unanswered after a pre-designated ringing interval. The forward-to number is fixed by the service order. However, the end-user has the ability to change the time interval before forwarding occurs at his/her discretion.

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3.16 Optional Calling Features, (Cont'd.)

3.16.1 Feature Descriptions, (cont'd.)

- (E) Call Forwarding Don't Answer w/ Customer Control: Permits the forwarding of incoming calls when the end-user's line remains unanswered after a pre-designated ringing interval. The ringing interval before forwarding and the forward-to number are fixed by the service order. However, the end-user has the ability to turn the feature on or off at his/her discretion.
- (F) Call Forwarding Busy Line, Basic: Permits the forwarding of incoming calls when the end-user's line is busy. The forwarded number is fixed by the end-user service order.
- (G) Call Forwarding Busy Line w/ Customer Control: Permits the forwarding of incoming calls when the end-user's line is busy. The forwarded number is fixed by the end-user service order. However, the end-user has the ability to turn the feature on or off at his/her discretion.
- (H) Call Waiting Basic: Call Waiting provides a tone signal to indicate to a Customer already engaged in a telephone call that a second caller is attempting to dial in. It permits the Customer to place the first call on hold, answer the second call and then alternate between both callers. Cancel Call Waiting is provided with the feature and allows a Call Waiting end-user to disable the Call Waiting feature for the duration of a single outgoing telephone call. Cancel Call Waiting is activated by dialing a special code prior to placing a call, and is automatically deactivated when the Customer disconnects from the call.

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3.16 Optional Calling Features, (Cont'd.)

. 3.16.1 Feature Descriptions, (cont'd.)

(I) Call Waiting - Deluxe: Allows the end-user to control the treatment applied to incoming calls while the Customer is off-hook on an existing call. This feature includes the capabilities of Call Waiting Basic plus additional call treatment options. Treatment options offered with Call Waiting Deluxe include:

Answer the waiting call and placing the first party on hold; Answer the waiting call and disconnecting from the first party; Direct the waiting caller to hold via a recording Forward the waiting caller to another location (e.g., voice mailbox or telephone answering service)

Full utilization of Call Waiting Deluxe requires specialized CPE not provided by the Company. It is the responsibility of the Customer to provide the necessary CPE. The end -user must have Caller ID Basic or Deluxe for display of calling party identification information for waiting calls. The end-user must have a Call Forwarding Don't Answer feature active in order to forward a waiting call to another location.

(J) Caller ID - Basic: Permits the end-user to view a Directory Number of the calling party on incoming telephone calls. Information is displayed on a specialized CPE not provided by the Company. The feature also provides the date and time of each incoming call. It is the responsibility of the Customer to provide the necessary CPE.

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3.16 Optional Calling Features, (Cont'd.)

3.16.1 Feature Descriptions, (cont'd.)

- (K) Caller ID Deluxe: Permits the end-user to view a Directory Name and Directory Number of the calling party on incoming telephone calls. Information is displayed on a specialized CPE not provided by the Company. The feature also provides the date and time of each incoming call. It is the responsibility of the Customer to provide the necessary CPE. In some situations, the calling party's city and state may be displayed rather than a Directory Name, depending on available call data.
- (L) Anonymous Call Rejection: Permits the end -user to automatically reject incoming calls when the call originates from a telephone number which has blocked delivery of its calling number (see Calling Number Delivery Blocking). When active, calls from private numbers will be routed to a special announcement then terminated. The feature may be turned on or off by the end-user by dialing the appropriate feature control code. Anonymous Call Rejection is offered as a stand alone feature or as an add-on to Caller ID Deluxe.
- (M) Call Block: Allows the end-user to automatically block incoming calls from up to six end-user pre-selected telephone numbers programmed into the feature's screening list. Callers whose numbers have been blocked will hear a recorded message stating that their call has been blocked. The end-user controls when the feature is active, and can add or remove calling numbers from the feature's screening list.
- (N) Call Return: allows the Customer to return a call to the last incoming call whether answered or not. Upon activation, it will re-dial the number automatically and continue to check the number every 45 seconds for up to 30 minutes if the number is busy. The Customer is alerted with a distinctive ringing pattern when the busy number is free. When the Customer answers the ring, the call is then completed. The calling party's number will not be delivered or announced to the call recipient under any circumstances.

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3.16 Optional Calling Features, (Cont'd.)

3.16.1 Feature Descriptions, (cont'd.)

- (O) Call Selector: Allows a Customer to assign a maximum of 15 telephone numbers to a special list. The Customer will hear a distinctive ring when calls are received from telephone numbers on that list.
- (P) Call Tracing: Allows the tracing of nuisance calls to a specified telephone number suspected of originating from a given local office. The tracing is activated upon entering the specified dial code. The originating telephone number, outgoing trunk number or terminating number, and the time and date are generated for every call to the specified telephone number can then be identified.

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3.16 Optional Calling Features, (Cont'd.)

3:16.1 Feature Descriptions, (cont'd.)

- (Q) Preferred Call Forwarding: Permits the end-user to automatically forward to another number calls received from up to six end-user pre-selected telephone numbers programmed into the features screening list. The end-user controls when the feature is active, the forward-to number and can add or remove calling numbers from the feature's screening list.
- (R) Repeat Dialing: Permits the end-user to have calls automatically re-dialed when the first attempt reaches a busy number. The line is checked every 45 seconds for up to 30 minutes and alerts the Customer with a distinctive ringing pattern when the busy number and the Customer's line are free. The Customer can continue to make and receive calls while the feature is activated. The following types of calls cannot be reached using Repeat Dialing:

Calls to 800 Service numbers
Calls to 900 Service numbers
Calls preceded by an interexchange carrier access code
International Direct Distance Dialed calls
Calls to Directory Assistance
Calls to 911

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3.16 Optional Calling Features, (Cont'd.)

3:16.1 Feature Descriptions, (cont'd.)

- (S) Speed Calling: Permits the Customer to place calls to other telephone numbers by dialing a one or two digit code rather than the complete telephone number. The feature is available as either an eight (8) code list or a thirty (30) code list. Code lists may include local and/or toll telephone numbers. The Customer has the ability to add or remove telephone numbers and codes to/from the a speed calling list without assistance from the Company.
- (T) Three Way Calling: Permits the end-user to add a third party to an established connection. When the third party answers, a two-way conversation can be held before adding the original party for a three-way conference. The end-user initiating the conference controls the call and may disconnect the third party to reestablish the original connection or establish a connection to a different third party. The feature may be used on both outgoing and incoming.

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3.17 Listing Services

For each Customer of Company-provided Exchange Service(s), the Company shall arrange for the listing of the Customer's main billing telephone number in the directory(ies) published by the dominant Local Exchange Carrier in the area at no additional charge. At a Customer's option, the Company will arrange for additional listings for an additional charge.

3.17.1 Non-Published Service

This optional service provides for suppression of printed and recorded directory listings. A Customer's name and number do not appear in printed directories or Directory Assistance Bureau records.

3.17.2 Non-Listed Service

This optional service provides for suppression of printed directory listings only. Parties may still obtain the Customer's number by calling the Directory Assistance Bureau.

3.18 Directory Assistance

Provides for identification of telephone directory numbers, via an operator or automated platform. Customers are provided with a maximum of 2 listings per each call to Directory Assistance.

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3.18 Operator Services

Operator Services will be furnished by Cordia 's underlying carrier.

3.19 IntraLATA Long Distance Services

Long Distance Services are available from the Company pursuant to terms, conditions, regulations and rates as provided for in its Florida Tariff No. 1. Service is available for use by Customers twenty-four (24) hours a day. Cordia Long Distance Service enables a User of an exchange access line to place calls to any station on the public switched telecommunications network bearing an NPA-NXX designation associated with points outside the Customer's Local Calling Area. Cordia Long Distance Service is offered for both interLATA and interLATA calling. Customers must arrange for intraLATA and interLATA service from the interexchange carriers of their choice. Customers may choose the Company as their carrier for intraLATA calls and interLATA calls.

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3.20 Miscellaneous Services

- 3.20.1 Main Number Retention

Main Number Retention is an optional feature by which a Customer, who was formally a customer of another certified local exchange carrier at the same premises location, may retain its main telephone numbers and main fax numbers for use with the Company-provided Exchange Services. Main Number Retention service is only available in areas where the Company maintains some form of number retention arrangement with the Customer's former local exchange carrier.

3.20.2 Pay Per Call Blocking/Unblocking

This service provides the option of blocking, or subsequent unblocking, all 900 and 976 calls on a per line basis. The Company will provide for per-line blocking where the Company's switching facilities permit.

3.20.3 Vanity Number Service

This service provides for the reservation of special or unique telephone number and fax number for use with the Company-provided exchange services.

3.20.4 Presubscription Services

This service provides for the Presubscription of local exchange lines provided by the Company to the intraLATA and interLATA long distance carrier(s) selected by the Customer.

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SECTION 4.0 - RATES

4.1 General - Resale Services

Services provided in this price list section are available on an Resale Service basis. Local Resale Services are provided through the use of resold switching and transport facilities obtained from Other Telephone Companies.

The rates, terms and conditions set forth in the section are applicable where the Company provides specified local exchange services to Customers through resale of BellSouth local exchange services. The rates, terms and conditions set forth in this section are not applicable to the Company's provision of service within the service area of any other incumbent local exchange carrier or where the Company provides service, in whole or in part, over its own facilities (On-Net). The rates, terms and conditions set forth in this Section 12 are available on a retail basis only and will not be provided for resale to any other carrier.

All rates set forth in this section are subject to change and may be changed by the Company. The rates, terms and conditions set forth in this section are applicable as of the effective date hereof and will not apply to any Customer whose services may have been provisioned through resale of BellSouth's local exchange services, in whole or in part, prior to the effective date hereof.

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4.1 General - Resale Services, (Cont'd.)

4.1.1 Standard Residence Local Exchange Service

Standard Residence Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Residence Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other station equipment. An optional per line Hunting feature is available for multi-line Customers which routes a call to the next idle line in a prearranged group when the called line is busy.

Local exchange service lines and trunks are provided on a single party (individual) basis only. No multi-party lines are provided. Service is available on a flat rate, measured rate or message rate basis depending on the service plan selected by the Customer. Not all service plans will be available in all areas.

Recurring charges for Standard Residence Local Exchange Service are billed monthly in advance. Usage charges, if applicable are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer. Non-recurring charges for installation or rearrangement of service are billed on the next month's bill immediately following work performed by the Company.

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4.1 General - Resale Services, (Cont'd.)

-4.1.1 Standard Residence Local Exchange Service, (cont'd.)

(A) Monthly Recurring Charges

The following charges apply to Standard Residence Local Exchange Service lines per month. Rates and charges include Touchtone Service for each line. The rates and charges below apply to service provided on a month-to-month basis.

	SERVICE TYPE				
RATE GROUP	Flat Rate	Message Rate	Optional Calling Plan A*	Optional Calling Plan B**	Optional Calling Plan C***
Group 1	\$6.67 (R)	\$6.09 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 2	\$7.04 (R)	\$6.09 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 3	\$7.40 (R)	\$6.40 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 4	\$7.68 (R)	\$6.40 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 5	\$8.04 (R)	\$6.40 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 6	\$8.36 (R)	\$6.64 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 7	\$8.68 (R)	\$6.74 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 8	\$8.96 (R)	\$6.96 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 9	\$9.18 (R)	\$7.13 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 10	\$9.41 (R)	\$7.31 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (T)
Group 11	\$9.55 (R)	\$7.43 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)
Group 12	\$9.73 (R)	\$7.56 (I)	\$27.00 (I)	\$28.80 (I)	\$43.20 (I)

- Optional Calling Plan A includes unlimited Optional Calling Features as defined in this price list.
- ** Optional Calling Plan B includes a 30% discount off of all intraLATA toll as defined in this price list.
- *** Optional Calling Plan C includes all services provided in Optional Calling Plans A & B.

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4.L1 Standard Residence Local Exchange Service, (cont'd.)

(B) Other Monthly Recurring Charges

(1) End-User Common Line (EUCL) Recovery Charge

The following charge applies to recovery of End User Common Line charges billed to the Company by the Incumbent LEC.

Single Line Customer, Per Line \$3.50 Multiline Customer, Per Line \$3.50

(2) Hunting (a.k.a. Rotary or Grouping)

The following charges apply to Standard Residence Local Exchange lines equipped with Hunting. Rates vary based on Rate Group and service type.

	PER LINE CHARGE			
RATE GROUP	Flat Rate	Message Rate		
Group 1	\$3.53 (I)	\$1.69 (I)		
Group 2	\$3.72 (I)	\$1.79 (I)		
Group 3	\$3.92 (I)	\$1.87 (I)		
Group 4	\$4.06 (I)	\$1.95 (I)		
Group 5	\$4.26 (I)	\$2.04 (I)		
Group 6	\$4.43 (I)	\$2.12 (I)		
Group 7	\$4.59 (I)	\$2.21 (I)		
Group 8	\$4.73 (I)	\$2.27 (I)		
Group 9	\$4.86 (I)	\$2.33 (I)		
Group 10	\$4.98 (T)	\$2.39 (I)		
Group 11	\$5.06 (T)	\$2.43 (I)		
Group 12	\$5.15 (I)	\$2.48 (I)		

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4.1.1 Standard Residence Local Exchange Service, (cont'd.)

(C) Usage Sensitive Charges and Allowances

(1) Flat Rate Service

No measured or message charges apply to calls placed or received from Flat Rate service lines. Customers receive unlimited calling within their local calling area.

(2) Message Service

Customers subscribing to Message Service will receive a monthly usage allowance of 30 outgoing calls. This allowance is applied to local calls placed from the Customer's line. Local usage in excess of the allowance will be billed in arrears. Local usage is billed on a per call basis.

Per Local Call

\$0.1140

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

. : .4. f.1 Standard Residence Local Exchange Service, (cont'd.)

(D) Non-Recurring Charges

Non-recurring charges apply to each line installed for the Customer. Non-recurring charges are in addition to applicable service order charges contained in Section 4 of this price list. All such charges will appear on the next bill following installation of the service.

A separate non-recurring per line charge will apply where the Customer currently has service from the Incumbent LEC and requests an "As-Is" changeover of all current service(s) and features from the Incumbent LEC to the Company without any changes in such service or features. This Change Over Charge applies in lieu of the nonrecurring charges listed in the table below.

Non-recurring charges apply to processing Service Orders for new service, for changes in service, and for changes in the Customer's primary interexchange carrier (PIC) code.

	Residence
Line Connection Charge	
First Line	\$36.00
Each Additional Line	\$10.80
Line Change Charge	
First Line	\$20.70
Each Additional Line	\$ 9.90
Secondary Service Order Charge	\$ 9.00
Maintenance Visit Charges	
Duration of time, per technician	
Initial 15 minute increment	\$22.50
Each Additional 15 minute increment	\$ 8.10
Restoration of Service	\$14.40

NOTES:

(1) Additional Line installation charges apply only when 2 or more lines are installed at the same time and at the same Customer Premises.

Issue Date: January 11, 2002

Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4.1.2 Standard Business Local Exchange Service

Standard Business Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Standard Business Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other station equipment. An optional per line Hunting feature is available for multi-line Customers which routes a call to the next idle line in a prearranged group when the called line is busy.

Local exchange service lines and trunks are provided on a single party (individual) basis only. No multi-party lines are provided. Service is available on a flat rate, measured rate or message rate basis depending on the service plan selected by the Customer. Not all service plans will be available in all areas.

Recurring charges for Standard Business Local Exchange Service are billed monthly in advance. Usage charges, if applicable are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer. Non-recurring charges for installation or rearrangement of service are billed on the next month's bill immediately following work performed by the Company.

Issue Date: January 11, 2002 Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4.1.2 Standard Business Local Exchange Service, (cont'd.)

(A) Monthly Recurring Charges

The following charges apply to Standard Business Local Exchange Service lines per month. Rates and charges include Touchtone Service for each line. The rates and charges below apply to service provided on a month-to-month basis.

	SERVICE TYPE				
RATE GROUP	Flat Rate	Message Rate	Optional Calling Plan A*	Optional Calling Plan B**	Optional Calling Plan C***
Group 1	\$18.10	\$15.38	\$27.00	\$28.80	\$43.20
Group 2	\$19.01	\$16.16	\$27.00	\$28.80	\$43.20
Group 3	\$20.02	\$17.01	\$27.00	\$28.80	\$43.20
Group 4	\$20.93	\$17.78	\$27.00	\$28.80	\$43.20
Group 5	\$21.80	\$18.53	\$27.00	\$28.80	\$43.20
Group 6	\$22.76	\$19.35	\$27.00	\$28.80	\$43.20
Group 7	\$23.54	\$20.01	\$27.00	\$28.80	\$43.20
Group 8	\$24.31	\$20.66	\$27.00	\$28.80	\$43.20
Group 9	\$25.04	\$21.29	\$27.00	\$28.80	\$43.20
Group 10	\$25.59	\$21.75	\$27.00	\$28.80	\$43.20
Group 11	\$26.14	\$22.21	\$27.00	\$28.80	\$43.20
Group 12	\$26.60	\$22.61	\$27.00	\$28.80	\$43.20

- * Optional Calling Plan A includes unlimited Optional Calling Features as defined in this price list.
- ** Optional Calling Plan B includes a 30% discount off of all intraLATA toll as defined in this price list.
- *** Optional Calling Plan C includes all services provided in Optional Calling Plans A & B.

Issue Date: January 11, 2002

Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4.1.2 Standard Business Local Exchange Service, (cont'd.)

(B) Other Monthly Recurring Charges

(1) End-User Common Line (EUCL) Recovery Charge

The following charge applies to recovery of End User Common Line charges billed to the Company by the Incumbent LEC.

Single Line Customer, Per Line \$4.35 Multiline Customer, Per Line \$7.84

(2) Hunting (a.k.a. Rotary or Grouping)

The following charges apply to Standard Business Local Exchange lines equipped with Hunting. Rates vary based on Rate Group.

	PER LINE CHARGE			
RATE GROUP	Flat Rate	Message Rate		
Group 1	\$9.00	\$6.66		
Group 2	\$9.00	\$6.96		
Group 3	\$9.00	\$7.27		
Group 4	\$9.00	\$7.57		
Group 5	\$9.00	\$7.84		
Group 6	\$9.00	\$8.15		
Group 7	\$9.00	\$8.40		
Group 8	\$9.00	\$8.64		
Group 9	\$9.00	\$8.87		
Group 10	\$9.00	\$9.00		
Group 11	\$9.00	\$9.00		
Group 12	\$9.00	\$9.00		

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4.1.2 Standard Business Local Exchange Service, (cont'd.)

(C) Usage Sensitive Charges and Allowances

(1) Flat Rate Service

No measured or message charges apply to calls placed or received from Flat Rate service lines. Customers receive unlimited calling within their local calling area.

(2) Message Service

Customers subscribing to Message Service will receive a monthly usage allowance of 75 outgoing calls. This allowance is applied to local calls placed from the Customer's line. Local usage in excess of the allowance will be billed in arrears. Local usage is billed on a per call basis.

Per Local Call

\$0.1140

Issue Date: January 11, 2002 Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4-1.2 Standard Business Local Exchange Service, (cont'd.)

(D) Non-Recurring Charges

Non-recurring charges apply to each line installed for the Customer. All such charges will appear on the next bill following installation of the service.

	Business
Line Connection Charge	
First Line	\$50.40
Each Additional Line	\$10.80
Line Change Charge	
First Line	\$34.20
Each Additional Line	\$ 9.90
Secondary Service Order Charge	\$17.10
Maintenance Visit Charges	
Duration of time, per technicians	
Initial 15 minute increment	\$25.20
Each Additional 15 minute increment	\$ 8.10
Restoration of Service	\$17.10

NOTES:

(1) Additional Line installation charges apply only when 2 or more lines are installed at the same time and at the same Customer Premises.

Issue Date: January 11, 2002

Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4.1.3 Residence and Business PBX Trunk Service

PBX Trunk service provides a Customer with a single, voice-grade telephonic communications channel which can be used to place or receive one call at a time. Trunks are provided for connection of Customer-provided private branch exchanges (PBX) or other station equipment to the public switched telecommunications network.

PBX Trunks are available to Business and Residence Customers as Inward, Outward or Two-Way combination trunks where services and facilities permit.

Each PBX Trunk is provided with touch tone signaling at no additional charge. An optional per trunk Hunting feature is available for Customers which routes a call to the next idle trunk in a prearranged group.

PBX Trunks may also be equipped with Direct Inward Dialing (DID) capability and DID number blocks for additional charges.

	SERVICE TYPE PER TRUNK					
RATE GROUP	Residential	Business*	DID InBound Only	DID Combined**	Message Rate Initial	Message Rate Add'l.
Group 1	\$13.51	\$33.66	\$33.66	\$67.32	\$14.50	\$7.25
Group 2	\$14.20	\$35.36	\$35.36	\$70.72	\$15.21	\$7.61
Group 3	\$14.88	\$37.23	\$37.23	\$74.46	\$16.00	\$8.00
Group 4	\$15.38	\$38.93	\$38.93	\$77.86	\$16.71	\$8.35
Group 5	\$16.07	\$40.55	\$40.55	\$81.10	\$17.39	\$8.70
Group 6	\$16.66	\$42.33	\$42.33	\$84.66	\$18.14	\$9.06
Group 7	\$17.25	\$43.78	\$43.78	\$87.56	\$18.74	\$9.37
Group 8	\$17.77	\$45.22	\$45.22	\$90.44	\$19.34	\$9.67
Group 9	\$18.19	\$46.58	\$46.58	\$93.16	\$19.91	\$9.96
Group 10	\$18.62	\$47.60	\$47.60	\$95.20	\$20.34	\$10.18
Group 11	\$18.86	\$48.62	\$48.62	\$97.24	\$20.77	\$10.38
Group 12	\$19.21	\$49.47	\$49.47	\$98.94	\$21.13	\$10.56

- * Business rates include rates for InBound Only, Outbound Only and Combination Trunks.
- **- DID Combined service is only available from certain BellSouth equipped switches.

Issue Date: January 11, 2002

Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4.1.4 Direct Inward Dialing (DID)Service

Direct Inward Dialing ("DID") permits calls incoming to a PBX system or other Customer Premises Equipment to be routed to a specific station without the assistance of an attendant. DID calls are routed directly to the station associated with the called number. DID service as offered by the Company provides the necessary trunks, telephone numbers, and out-pulsing of digits to enable DID service at a Customer's location. DID service requires special PBX software and hardware not provided by the Company. Such hardware and software is the responsibility of the Customer.

The following charges apply to Customers subscribing to DID service provided by the Company. These charges are in addition to recurring and non-recurring charges for PBX Trunks as shown in this price list. The Customer will be charged for the number of DID Number Blocks (20 numbers per block) regardless of the number of DID numbers utilized out of the available 20 numbers.

	Installation Charge Recui	Monthly rring
Establish Trunk Group and Provide	_	
1st Block of 20 DID Numbers	\$823.50	\$3.60
Each Additional Block of 20 DID Numbers	\$ 13.50	3.60
Non-consecutive DID 3's, each	\$ 1.98	\$0.18
DID Trunk Termination:		
Per Inward Only Trunk	\$ 81.00	\$19.62
Per Combination Trunk with Call Transfer	\$250.00	\$42.75
Multifrequency Pulsing Option	N/A	\$ 6.75
Dual Tone Multifrequency Pulsing Option, Per Trunk	N/A	\$6.75
Automatic Intercept Service, Per Number Referred	\$14.40	N/A

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4:1.5 Optional Calling Features

The features in this section are made available on an individual basis or as part of multiple feature packages. All features are provided subject to availability. Certain features may not be available with all classes of service. Transmission levels for calls forwarded or calls placed or received using optional calling features may not be acceptable for all some uses in some cases.

(A) Features Offered on a Usage Sensitive Basis

The following features are available to all local exchange Business and Residence line Customers where facilities and services permit. Customers may utilize each feature by dialing the appropriate access code. The Customer will be billed the Per Feature Activation Charge shown in the following table each time a feature is used by the Customer. Customers may subscribe to these features on a monthly basis at their option to obtain unlimited use of these features for a fixed monthly charge.

Optional Calling Features	Residence	Business
Three-Way Calling	\$0.72	\$0.72
Call Return	\$0.72	\$0.72
Repeat Dialing	\$0.72	\$0.72
Calling Number Delivery Blocking, Per Call	No Charge	No Charge

Denial of per call activation for Three-Way Calling, Call Return and Repeat Dialing from any line or trunk is available to Customers upon request at no additional charge.

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4.1.5 Optional Calling Features, (cont'd.)

(B) Features Offered on Monthly Basis

The following optional calling features are offered to Customers on a monthly basis. Customers are allowed unlimited use of each feature. No usage sensitive charges apply. Multiline Customers must order the appropriate number of features based on the number of lines which will have access to the feature.

Optional Calling Feature	Business	Residence
Call Forwarding Variable	\$4.75	\$3.80
Three Way Calling	\$5.23	\$4.47
Call Waiting - Basic	\$6.54	\$3.80
Speed Calling (8 codes) per line	\$4.75	\$1.90
Speed Calling (30 codes) per line	\$5.23	\$2.85
Call Forwarding Busy Line - Basic	\$4.51	\$0.95
Call Forwarding Don't Answer - Basic	\$4.51	\$0.95
Call Forwarding Busy Line w/ Customer Control	\$7.60	\$2.85
Call Forwarding Don't Answer w/ Customer Control	\$7.60	\$2.85
Call Forwarding Busy Line Multipath	\$4.51	\$1.90
Call Forwarding Don't Answer Multipath	\$4.51	\$1.90
Call Forwarding Variable Multipath	\$4.51	\$2.85
Call Forwarding Variable with Remote Access	\$9.50	\$4.94
Call Waiting Deluxe	N/A	\$5.70
Call Forwarding Don't Answer w/ Ring Control	\$4.51	\$0.95

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4.1.5 Optional Calling Features, (cont'd.)

(B) Features Offered on Monthly Basis, (continued)

Optional Calling Feature	Business	Residence
Three Way Calling with transfer	\$6.65	\$4.70
Star 98 Access	\$1.90	\$0.95
Remote Call Forwarding	\$15.40	\$11.40
Call Return	\$6.18	\$4.75
Repeat Dialing	\$5.70	\$3.80
Call Selector	\$5.23	\$3.80
Preferred Call Forwarding	\$5.70	\$3.80
Call Block	\$5.23	\$3.80
Call Tracing	\$6.65	\$3.80
Caller ID - Basic	\$10.45	\$6.65
Caller ID - Deluxe	\$10.45	\$7.13
Anonymous Call Rejection	\$3.80	\$2.85

Issue Date: January 11, 2002

Effective Date:

4.1 General - Resale Services, (Cont'd.)

4.1.5 Optional Calling Features, (cont'd.)

(C) Multiple Feature Discounts

Customers may receive a per line discounts in the form of a credit on their bill based on the total number of features subscribed to for each line at the end of a given billing period.

	Residence	Business
Number of Features	Discount	Discount
2	\$0.50	\$0.75
3	\$1.50	\$2.25
4	\$3.00	\$4.50
5	\$4.50	\$6.75
6	\$6.00	\$9.00
7	\$7.50	\$11.25
8	\$9.00	\$13.56
9	\$10.50	\$15.75
10	\$12.00	\$18.00
11	\$13.50	\$20.25
12	\$15.00	\$22.50
13	\$16.50	\$24.75
14	\$18.00	\$27.00
15	\$19.50	\$29.25
16	\$21.00	\$31.50
17	\$22.50	\$33.75
18	\$24.00	\$36.00
19	\$25.50	\$38.25
20	\$27.00	\$40.50

Issue Date: January 11, 2002 Effective Date:

Issued by:

4.1 General - Resale Services, (Cont'd.)

4.4.6 Extended Area Dialing Plans

Extended Area Dialing Plans allow Customers to extend their basic exchange service to include adjacent exchanges within a certain mile radius to be included on a calling plan.

- (A) Extended Calling Service (ECS) provides usage based pricing for Customer dialed or operator assisted calls to selected exchanges within the Customer's LATA. Residential Customers are billed a message charge. Business Customers are billed a per minute charge. Residential Customers are billed \$0.2375 per message. Business Customers are billed \$0.0950 for the first minute or fraction thereof and \$0.0570 for each additional minute or fraction thereof. Specific available routes are found in BellSouth's General Subscriber Service Tariff Section A3. Cordia will offer these services at a 5% discount off of the rates provided in the BellSouth General Subscriber Service Tariff.
- (B) Optional Extended Local Calling (OELC) permits exchange Customers to place and receive unlimited toll-free calls to and from the selected exchange which is outside the Customer's normal local calling area for a flat monthly rate in addition to the applicable monthly local exchange rate. Customers who subscribe to OELC are entitled to one listing in the selected exchange directory at no charge. The directory listing will contain sufficient wording in each exchange's directory to advise callers that the OELC Customer can be called toll-free. Specific available routes and calling plan rates are found in BellSouth's General Subscriber Service Tariff Section A3. Cordia will offer these services at a 5% discount off of the rates provided in the BellSouth General Subscriber Service Tariff.

Issue Date: January 11, 2002

Effective Date:

4.2 Directory Listings

4.2.1 General

The following rules apply to standard listings in light face type in the white pages (alphabetical section) of the telephone directory and to the Directory Assistance records of the Company.

Only information necessary to identify the Customer is included in these listings. The Company use abbreviations in listings. The Company may reject a residence listing which is judged to be advertising. It may also reject a listing it judges to be objectionable. A name made up by adding a term such as Company, Shop, Agency, Works, etc. to the name of a commodity or service will not be accepted as a listing unless the subscriber is legally doing business under that name.

A name may be repeated in the white pages only when only when a different address or telephone number is used.

Issue Date: January 11, 2002

Effective Date:

4.2 Directory Listings, (Cont'd.)

4.2.2 Composition of Listings

(A) Names

The following names may be included in business service listings:

- (1) The name of subscriber or joint user.
- (2) The name of each business enterprise which the subscriber or joint user conducts.
- (3) The name by which the business of a subscriber or joint user is known to the public. Only one such name representing the same general line of business will be accepted.
- (4) The name of any person associated with the subscriber or joint user in the same business.
- (5) The name of any person, firm or organization which subscriber or joint user is authorized to represent, or the name of an authorized representative of the subscriber or joint user.
- (6) Alternative spelling of an individual name or alternative arrangement of a business name, provided the listing in the judgment of the Company, is not for advertising purposes.
 - The name of a publication issued periodically by the subscriber or joint user.
- (7) The name of an inactive business organization in a cross-reference listing when authorized by such business or organization.
- (8) The name of a member of subscriber's domestic establishment when business service is furnished in the subscriber's residence.
- (9) The name of a corporation which is the parent or a subsidiary of the subscriber.
- (10) The name of a resident of a hotel, apartment house, boarding house or club which is furnished PBX service, may be included in a residence type listing with the telephone number of the PBX service.
- (11) The name of the subscriber to a sharing arrangement.

Issue Date: January 11, 2002

Effective Date:

Issued by:

4.2 Directory Listings, (Cont'd.)

4.2.2 Composition of Listings, (cont'd.)

(B) Designation

The purpose of a business designation is to identify the listed party and not to advertise the business. No designation of the nature of the business is included if this is sufficiently indicated by the name. Where a listed party is engaged in ore than one general line of business, one additional business designation may be included in the listing when necessary to identify the listed party. When a listed party has two or more listed telephone numbers or two or more business addresses, designations indicating the branches of the organization may be included where necessary to assist the public in calling.

A designation may include a title to indicate a listed party's official position, but not the name of the firm or corporation with which the individual is connected. Individual names or titles are not shown following the name of a firm or corporation. A term such as "renting agent" may be included in a listing indented under the name of a building, provided the agent maintains a renting office in such a building.

A designation is not ordinarily provided in a residence type listing except for residential service as permitted under the terms of this price list. A professional designation is permitted on residence service in the case of a physician, surgeon, dentist, osteopath, chiropodist, podiatrist, optometrist, chiropractor, physiotherapist, Christian Science practitioner, veterinary surgeon, registered nurse or licensed practical nurse, provided that the same name and designation is also listed on business service of that subscriber or another subscriber in the same or different directory.

The listing of service in the residence of a clergyman may include the designation "parsonage," "rectory," "parish house," or "manse," and any such listing may be indented under a listing in the name of the church. Where residence service is furnished in a church study, the listing may include the designation "study."

Issue Date: January 11, 2002

Effective Date:

4.2 Directory Listings, (Cont'd.)

4.2.2 Composition of Listings, (cont'd.)

(C) Address

Each residence or non-profit listing may, but does not have to, include the house number and street name of the residence where the telephone service is provided. Other information, such as a building name or a locality designation, may be included to help identify the Customer.

(D) Telephone Number

Each listing may include only one telephone number, except in an alternate telephone number listing where each number listed is considered a line for rate purposes.

A listing may include only the telephone number of the first line of a PBX system or incoming service group, except that a trunk not included in the incoming service group of a PBX system, or the first trunk of a separate incoming service group of a PBX system may be listed to meet special conditions where a corporation and its subsidiaries use the same PBX system.

Issue Date: January 11, 2002 Effective Date:

Issued by:

4.2 Directory Listings, (Cont'd.)

4.2.3 Types of Listings

(A) Standard Listing

A standard listing includes a name, designation, address and telephone number of the Customer. It appears in the White Pages of the telephone directory and in the Company's Directory Assistance records. The designation in the listing will be provided according to the rules in this price list.

(B) Indented Listing

An indented listing appears under a standard listing and may include only a designation, address and telephone number. An indented listing is allowed only when a Customer is entitled to two or more listings of the same name with different addresses or different telephone numbers. For example:

Smith, John MD
Office 125 Portland
Residence 9 Glenway
555-8345

Issue Date: January 11, 2002

Effective Date:

4.2 Directory Listings, (Cont'd.)

4.2.3 Types of Listings, (cont'd.)

(C) Alternate Telephone Number Listing and Night Listing

Any listed party who has made the necessary arrangements for receiving telephone calls during his or her absence may have an alternate telephone number listing or a night listing, such as the following.

If no answer call (telephone number)
Night calls (telephone number)
Night calls after ___PM (telephone number)
Nights, Sundays and holidays (telephone number)
5PM to 9AM weekdays, Saturday until 9AM, Monday and holidays (telephone number)

Such listing may be furnished as an indented listing or as a sub-caption. The telephone number in such a listing may be that of another service furnished the same subscriber or one of the subscriber's PBX trunks not included in the incoming service group, or the service furnished a different subscriber.

(D) Duplicate Listing

Any listing may be duplicated in a different directory or under a separate geographical heading in the same directory. Such listing may be duplicated in indented form.

(E) Reference Listing

A subscriber having exchange services listed under different geographical headings may have an indented listing in reference form in lieu of a duplicate listing.

(F) Cross Reference Listing

A cross reference listing may be furnished in the same alphabetical group with the related listing when required for identification of the listed party and not designated for advertising purposes.

Issue Date: January 11, 2002

Effective Date:

4.2 Directory Listings, (Cont'd.)

4.2.4 Free Listings

The following listings are provided at no additional charge to the Customer:

one listing for each individual line service, auxiliary line or PBX system.

4.2.5 Rates for Additional Listings - Business Customers

The following rates and charges apply to additional listings requested by the Customer over and above those free listings provided for in this price list.

Type of	Residential	Business
Listing	Charge	Charge
Additional Listing	\$1.14	\$1.14

Issue Date: January 11, 2002

Effective Date:

4.3 Non-Published Service

4.3.1 General

Non-published service means that the Customer's telephone number is not listed in the directory, nor does it appear in the Company's Directory Assistance Records.

4.3.2 Regulations

This service is subject to the rules and regulations for E911 service, where applicable.

The Company will complete calls to a non-published number only when the caller dials direct or gives the operator number. No exceptions will be made, even if the caller says it is an emergency.

When the Company agrees to keep a number unlisted, it does so without any obligation. Except for cases of gross negligence or willful misconduct, the Company is not liable for any damages that might arise from publishing a non-published number in the directory or disclosing it to some. If, in error, the telephone number is published in the directory, the Company's only obligation is to credit or refund any monthly charges the Customer paid for non-published service.

The subscriber indemnifies (i.e., promises to reimburse the Company for any amount the Company must pay as a result of) and save the Company harmless against any and all claims for damages caused or claimed to have been caused, directly or indirectly, by the publication of a non-published service or the disclosing of said number to any person.

8.2.3 Rates and Charges

There is a monthly charge for each non-published service. This charges does not apply if the Customer has other listed service at the same location; if the Customer lives in a hotel, boarding house or club with listed service; or if the service is installed for a temporary period.

Non-published service charge, per month:

Business

\$1.38

Residential

\$1.09

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4.4 Non-Listed Service

4.4.1 General

Non-listed service means that the Customer's telephone number is not listed in the directory, but does it appear in the Company's Directory Assistance Records.

4.4.2 Regulations

This service is subject to the rules and regulations for E911 service, where applicable.

The Company will complete calls to a non-listed number.

When the Company agrees to keep a number unlisted, it does so without any obligation. Except for cases of gross negligence or willful misconduct, the Company is not liable for any damages that might arise from publishing a non-listed number in the directory or disclosing it to some. If, in error, the telephone number is listed in the directory, the Company's only obligation is to credit or refund any monthly charges the Customer paid for non-listed service.

The subscriber indemnifies (i.e., promises to reimburse the Company for any amount the Company must pay as a result of) and save the Company harmless against any and all claims for damages caused or claimed to have been caused, directly or indirectly, by the publication of a non-listed service or the disclosing of said number to any person.

8.3.3 Rates and Charges

There is a monthly charge for each non-listed service. This charges applies if the Customer has other listed service at the same location; if the Customer lives in a hotel, boarding house or club with listed service; or if the service is installed for a temporary period.

Non-listed service charge, per month:

Business Residential \$0.67

\$0.24

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4.5 Directory Assistance Services

4.5.1 Directory Assistance

A Directory Assistance charge applies per local directory assistance call. The Customer may make two (2) requests for a telephone number per call. The Directory Assistance Charge applies regardless of whether the Directory Assistance operator is able to supply the requested number. No charge applies for the first call per month per residence line. Rates and charges for intraLATA and interLATA Directory Assistance service are provided in Cordia Communications Corp. 's Florida Tariff No. 1.

Each Local Directory Assistance Call

\$0.25

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4.6 General

Customers may subscribe to intraLATA and interLATA long distance services offered by the Company. Such services are described in Cordia Communications Corp.'s Florida Tariff No. 1. Customers have the option of selecting another carrier as their primary intraLATA and/or interLATA long distance carrier if requested.

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4.8 Carrier Presubscription

4.8.1 General

Carrier Presubscription is a procedure whereby a Customer designates to the Company the carrier which the Customer wishes to be the carrier of choice for intraLATA and interLATA toll calls. Such calls are automatically directed to the designated carrier, without the need to use carrier access codes or additional dialing to direct the call to the designated carrier. Presubscription does not prevent a Customer who has presubscribed to an IntraLATA or InterLATA toll carrier from using carrier access codes or additional dialing to direct calls to an alternative long distance carrier on a per call basis.

- 4.8.2 Presubscription Options Customers may select the same carrier or separate carriers for intraLATA and interLATA long distance. The following options for long distance Presubscription are available:
 - Option A: Customer select the Company as the presubscribed carrier for IntraLATA and InterLATA toil calls subject to presubscription.
 - Option B: Customer may select the Company as the presubscribed carrier for IntraLATA calls subject to presubscription and some other carrier as the presubscribed carrier for interLATA toll calls subject to presubscription.
 - Option C: Customer may select a carrier other than the Company for intraLATA toll calls subject to presubscription and the Company for interLATA toll calls subject to presubscription.
 - Option D: Customer may select the carrier other than the Company for both intraLATA and interLATA toll calls subject to presubscription
 - Option E: Customer may select two different carriers, neither being the Company for intraLATA and interLATA toll calls. One carrier to be the Customers' primary intraLATA interexchange carrier. The other carrier to be the Customer's primary interLATA interexchange carrier.
 - Option F: Customer may select a carrier other than the Company for no presubscribed carrier for intraLATA toll calls subject to presubscription which will require the Customer to dial a carrier access code to route all intraLATA toll calls to the carrier of choice for each call.

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4.8 Carrier Presubscription, (Cont'd.)

4.8.3 Rules and Regulations

Customers of record will retain their primary interexchange carrier(s) until they request that their dialing arrangements be changed.

Customers of record or new Customers may select either Options A, B, C, D, E or F for intraLATA Presubscription.

Customers may change their selected Option and/or presubscribed toll carrier at any time subject to charges specified in 11.4.5 below:

4.8.4 Presubscription Procedures

A new Customer will be asked to select intraLATA and interLATA toll carriers at the time the Customer places an order to establish local exchange service with the Company. The Company will process the Customer's order for service. All new Customers initial requests for intraLATA toll service presubscription shall be provided free of charge.

If a new Customer is unable to make selection at the time the new Customer places an order to establish local exchange service, the Company will read a random listing of all available intraLATA and interLATA carriers to aid the Customer in selection. If selection is still not possible, the Company will inform the Customer that he/she will be given 90 calendar days in which to inform the Company of his/her choice for primary toll carrier(s) free of charge. Until the Customer informs the Company of his/her choice of primary toll carrier, the Customer will not have access to long distance services on a presubscribed basis, but rather will be required to dial a carrier access code to route all toll calls to the carrier(s) of choice. Customers who inform the Company of a choice for toll carrier presubscription within the 90 day period will not be assessed a service charge for the initial Customer request.

Customers of record may initiate a intraLATA or interLATA presubscription change at any time, subject to the charges specified in 11.4.5 below. If a Customer of record inquires of the Company of the carriers available for toll presubscription, the Company will read a random listing of all available intraLATA carriers to aid the Customer in selection.

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4.8 Carrier Presubscription, (Cont'd.)

4.8.5 Presubscription Charges

(A) Application of Charges

After a Customer's initial selection for a presubscribed toll carrier and as detailed in Paragraph 11.4.4 above, for any change thereafter, an Presubscription Change Charge, as set for the below will apply. Customers who request a change in intraLATA and interLATA carriers with the same order will be assessed a single charge per line.

(B) Nonrecurring Charges

Per business or residence line, trunk, or port

Initial Line, or Trunk or Port \$1.49 Additional Line, Trunk or Port \$1.49

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4.9 General

Cordia will provide Private Line Services to its Customer, if and when such facilities are available. These services will only be provided in specified locations in Florida where the Company will install its own facilities. Pricing for these services will be done on an individual case basis.

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4.10 Carrier Access Service - General

Cordia will be providing Carrier Access services when the applicable switching equipment is installed for use within Florida. These services will only be provided in specified locations in Florida where the Company will install its own facilities.

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4.11 Special Arrangements - General

Special arrangements will be provided to Customers of Cordia, if and when such facilities are available. These services will only be provided in specified locations in Florida where the Company will install its own facilities. Pricing for these services will be done on an individual case basis.

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4.12 Special Promotions

The Carrier may from time to time engage in special promotional trial service offerings of limited duration (not to exceed ninety days on a per Customer basis for non-optional, recurring charges) designed to attract new subscribers or to increase subscriber awareness of a particular price list offering. Requests for promotional offerings will be presented to the Commission for its review in accordance with rules and regulations established by the Commission, and will be included in the Carrier's price list as an addendum to the Carrier's price lists.

4.13 Discounts

The Company may, from time to time as reflected in the price list, offer discounts based on monthly volume (or, when appropriate, "monthly revenue commitment" and/or "time of day" may also be included in the price list).

4.14 Telecommunications Relay Service

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

4.15 Special Rates For The Handicapped

4.15.1 Directory Assistance

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

4.15.2 Hearing and Speech Impaired Persons

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

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