

# UNIVERSAL CARRIERS, INC.

February 4<sup>th</sup>, 2002

Florida Public Service Commission  
Division of Records and Reporting  
2540 Shumard Oak Blvd.  
Tallahassee, FL 32399-0850

020097-TI

**RE: UNIVERSAL CARRIERS, inc. Application for a Certificate of Public Convenience and Necessity**

To Whom It May Concern,

Please find attached 1 original and 6 copies and a check for \$250.00, which will cover the filing fee.

Should you have any questions or concerns please feel free to contact me at 305-468-1645.

Regards,



**KENNETH JACOBI**  
WC/MSB

Enclosures

Check received with filing and forwarded to Fiscal for deposit.  
Fiscal to forward copy of check to RAR with proof of deposit.

Initials of person who forwarded check:

YM

02 FEB - 5 AM 9:16

8181 NW 36<sup>th</sup> Street, Suite 4, Miami, FL 33166

Telephone: (305) 468-1645

Fax: (305) 468-8509

DOCUMENT NUMBER-DATE

01354 FEB-5 8

FPSC-COMMISSION CLERK

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

**Original certificate** (new company).

020097-TI

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

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

**Approval of transfer of control:** Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of company:

Universal Carriers, Inc. DBA Universal Communications

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

Universal Carriers, Inc. DBA Universal Communications

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

11077 Biscayne Blvd. Suite # 304, Miami, Florida 33161

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

11077 Biscayne Blvd. Suite # 304, Miami, Florida 33161

6. Select type of business your company will be conducting    (check all that apply):

**Facilities-based carrier** - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.

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

7. Structure of organization;

- |                         |                         |
|-------------------------|-------------------------|
| ( ) Individual          | (√) Corporation         |
| ( ) Foreign Corporation | ( ) Foreign Partnership |
| ( ) General Partnership | ( ) Limited Partnership |
| ( ) Other               |                         |

8. If individual, provide:

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

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

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

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

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

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

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

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

(a) The Florida Secretary of State Corporate Registration number:  
P01000014762

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

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

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

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

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

(a) The Florida Secretary of State registration number:

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

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

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

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

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

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

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

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

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

(a) **The Florida registration number:**

15. Provide **F.E.I. Number** (if applicable): **65-0972301**

16. Provide the following (if applicable):

(a) Will the name of your company appear on the bill for your services?

**Yes**  **No**

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

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

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

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

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

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

(c) How is this information provided?

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17. Who will receive the bills for your service?

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Residential Customers | <input checked="" type="checkbox"/> Business Customers    |
| <input type="checkbox"/> PATs providers                   | <input type="checkbox"/> PATs station end-users           |
| <input type="checkbox"/> Hotels & motels                  | <input type="checkbox"/> Hotel & motel guests             |
| <input type="checkbox"/> Universities                     | <input type="checkbox"/> Universities dormitory residents |
| <input type="checkbox"/> Other: (specify) .               |   |

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

(a) The application:

**Name: Mr. Kenneth Jacobi or Mr. Edward Maldonado**

**Title: Regulatory Affairs**

**Address: 8181 NW 36<sup>th</sup> Street, Suite 4**

**City/State/Zip: Miami, Florida 33166**

**Telephone No.: (305) 468-1645 Fax No.: (305) 468-8509**

**Internet E-Mail Address: kjacobi@regnumgroup.com**

**Internet Website Address: None**

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

**Name: Robert Middlebrook**

**Title: Vice President**

**Address: 11077 Biscayne Blvd. Suite # 304**

**City/State/Zip: Miami, Florida 33161**

Telephone No.: 305-893-5520 Fax No.: 305-893-5502

Internet E-Mail Address: None

Internet Website Address: None to date

(c) Complaints/Inquiries from customers:

Name: Robert Middlebrook

Title: Vice President

Address: 11077 Biscayne Blvd. Suite # 304

City/State/Zip: Miami, Florida 33161

Telephone No.: 305-893-5520 Fax No.: 305-893-5502

Internet E-Mail Address: None

Internet Website Address: None to date

19. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

None

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

Florida Only

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

None

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

None

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

**None**

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

**None**

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

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

**None**

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

**None**

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

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

\_\_\_\_\_ Method of access is FGA

\_\_\_\_\_ Method of access is FGB

\_\_\_\_\_ Method of access is FGD

\_\_\_\_\_ Method of access is 800

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

\_\_\_\_\_ Method of access is FGA

\_\_\_\_\_ Method of access is FGB

\_\_\_\_\_ Method of access is FGD

\_\_\_\_\_ Method of access is 800



- c. \_\_\_\_\_ **MTS with statewide flat rates per minute (i.e. not distance sensitive)**  
       \_\_\_\_\_ Method of access is FGA  
       \_\_\_\_\_ Method of access is FGB  
       \_\_\_\_\_ Method of access is FGD  
       \_\_\_\_\_ Method of access is 800
- d. \_\_\_\_\_ **MTS for pay telephone service providers**
- e. \_\_\_\_\_ **Block-of-time calling plan (Reach Out Florida, Ring America, etc.).**
- f. \_\_\_\_\_ **800 service (toll free)**
- g. \_\_\_\_\_ **WATS type service (bulk or volume discount)**  
       \_\_\_\_\_ Method of access is via dedicated facilities  
       \_\_\_\_\_ Method of access is via switched facilities
- h. \_\_\_\_\_ **Private line services (Channel Services)**  
       (For ex. 1.544 mbs., DS-3, etc.)
- i. \_\_\_\_\_ **Travel service**  
       \_\_\_\_\_ Method of access is 950  
       \_\_\_\_\_ Method of access is 800
- j. \_\_\_\_\_ **900 service**
- k. \_\_\_\_\_ **Operator services**  
       \_\_\_\_\_ Available to presubscribed customers  
       \_\_\_\_\_ Available to non presubscribed customers (for example, to patrons of hotels, students in universities, patients in hospitals).  
       \_\_\_\_\_ Available to inmates

I. **Services included are:**

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

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

23. Submit the following:

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

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

**C. Financial capability.**

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

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

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

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

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

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

## 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 its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.

**2. GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.

**3. SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.

**4. APPLICATION FEE:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

### UTILITY OFFICIAL:

Signature: \_\_\_\_\_

*Robert P. Middlebrook*

Print Name Robert P. Middlebrook Title: VicePresident

Date: January 28<sup>th</sup>, 2002

Telephone No.: 305-893-5520 Fax No.: 305-893-5502

Address: 11077 Biscayne Blvd. Suite # 304, Miami, Florida, 33161

## CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

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

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

### UTILITY OFFICIAL:

Signature: Robert Middlebrook  
Print Name Robert P. Middlebrook Title: VicePresident  
Date: January 28<sup>th</sup>, 2002  
Telephone No.: 305-893-5520 Fax No.: 305-893-5502  
Address: 11077 Biscayne Blvd. Suite # 304, Miami, Florida, 33161

## 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 interexchange telecommunications service in the State of Florida. I have read the foregoing and declare that, to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

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

### UTILITY OFFICIAL:

Signature: \_\_\_\_\_

*Robert P. Middlebrook*

Print Name Robert P. Middlebrook Title: VicePresident

Date: January 28<sup>th</sup>, 2002

Telephone No.: 305-893-5520 Fax No.: 305-893-5502

Address: 11077 Biscayne Blvd. Suite # 304, Miami, Florida, 33161

**CURRENT FLORIDA INTRASTATE SERVICES**

Applicant **has** ( ) or **has not** (✓) previously provided intrastate telecommunications in Florida.

If the answer is has, fully describe the following:

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

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

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**UTILITY OFFICIAL:**

Signature: Robert Middlebrook  
Print Name **Robert P. Middlebrook** Title: **VicePresident**  
Date: **January 28<sup>th</sup>, 2002**  
Telephone No.: **305-893-5520** Fax No.: **305-893-5502**  
Address: **11077 Biscayne Blvd. Suite # 304, Miami, Florida, 33161**

CERTIFICATE TRANSFER, OR ASSIGNMENT STATEMENT

I, (Name) ,  
(Title) of  
(Name of Company)

and current holder of Florida Public Service Commission Certificate Number # \_\_\_\_\_ , have reviewed this application and join in the petitioner's request for a:

- ( ) transfer
  - ( ) assignment
- of the above-mentioned certificate.

<b>UTILITY OFFICIAL:</b>	
<b>Print Name Signature</b> _____	
<b>Title</b> _____	<b>Date</b> _____
<b>Telephone No.</b> _____	<b>Fax No.</b> _____
<b>Address:</b> _____	



**TITLE SHEET**

**FLORIDA TELECOMMUNICATIONS TARIFF**

This tariff contains the description, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Universal Carriers, Inc/dba Universal Communications with principal offices at 11077 Biscayne Blvd. Suite 304 Miami, Florida 33161. This tariff applies for services furnished within the State of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected during normal business hours at the Company's principal place of business.

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**CHECK SHEET**

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

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

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

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

By:

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11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

SYMBOLS SHEET

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

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

ISSUED February 4, 2002

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

By:

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11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

TARIFF FORMAT SHEETS

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

ISSUED February 4, 2002

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

By:

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11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS**

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

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

**Company or Carrier** - Universal Carriers, Inc/dba Universal Communications

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

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

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

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

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

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

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

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

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

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

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

By:

Robert Middlebrook- President  
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Miami, Florida 33161

## SECTION 2 - RULES AND REGULATIONS

### 2.1 Undertaking of the Company.

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

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

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

### 2.2 Limitations.

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

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

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

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

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

### 2.3 Liabilities of the Company.

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

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 2 - RULES AND REGULATIONS continued**

**2.3 Limitations (Cont.)**

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

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

**2.4 Interruption of Service**

2.4.1 Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence or the customer, or to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set forth in 2.3.1 herein. It shall be the customer's obligation to notify the Company immediately of any service interruption for which a credit allowance is desired. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by the customer within his control, or equipment furnished by the customer and connected to the Company's facilities. No refund or credit will be made for the time that the Company stands ready to repair the service and the subscriber does not provide access to the Company for such restoration work.

2.4.2 No credit shall be allowed for an interruption of a continuous duration of less than twenty-four hours after the subscriber notifies the Company.

2.4.3 The customer shall be credited for an interruption of more than twenty-four hours as follows:

Credit Formula:

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

"A" - outage time in hours

"B" - 720 hours in month

"C" - total monthly charge for affected facility

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**SECTION 2 - RULES AND REGULATIONS continued**

**2.5 Disconnection of Service by Carrier.**

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

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

**2. 6 Deposits**

The Company does not require a deposit from the customer.

**2. 7 Advance Payments**

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

**2. 8 Taxes**

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

**2. 9 Billing of Calls**

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

ISSUED February 4, 2002

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By:

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**SECTION 3 - DESCRIPTION OF SERVICE**

**3.1 Timing of Calls**

**3. 1. 1 When Billing Charges Begin and End For Phone Calls**

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

**3. 1. 2 Billing Increments**

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

**3. 1. 3 Per Call Billing Charges**

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

**3. 1. 4 Uncompleted Calls**

There shall be no charges for uncompleted calls.

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 3 - DESCRIPTION OF SERVICE continued**

**3.2 Calculation of Distance**

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

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

**FORMULA:**

The square  
root of: 
$$\frac{(V1 - V2)^2 + (H1 - H2)^2}{10}$$

**3.3 Minimum Call Completion Rate**

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

**3.4 Service Offerings**

**3.4.1 Universal Carriers, Inc/dba Universal Communications Long Distance Service**

Universal Carriers, Inc/dba Universal Communications Inc. Long Distance Service is offered to residential and business customers. The service permits direct dialed outbound calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in one-minute increments. Monthly recurring charges or minimum monthly billing requirements apply.

**3.4.2 Universal Carriers, Inc/dba Universal Communications 800 / 888 (Inbound) Long Distance Service**

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

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 3 - DESCRIPTION OF SERVICE continued**

**3.4.3 Universal Carriers, Inc/dba Universal Communications Calling Card Service**

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

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

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 3 - DESCRIPTION OF SERVICE continued**

**Reserved for further Services**

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

SECTION 4 - RATES

**4.1. SERVICE CHARGES**

**4.1.1. Universal Carriers, Inc/dba Universal Communications Residential Long Distance Services**

<u>Rate Plan</u>	<u>Rate Per Minute</u>	<u>Monthly Service Charge</u>	<u>800/888 Option Monthly Service Charge</u>
R1	\$.0955	None	\$3.00
R2	\$.0755	3.00	\$3.00

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 4 - RATES, Continued**

**4.1. SERVICES CHARGES, Continued**

**4.1.2. Universal Carriers, Inc/dba Universal Communications Business Long Distance Services**

<u>Rate Plan</u>	<u>Monthly Volume</u>	<u>Rate Per Minute</u>	<u>Monthly Service Charge</u>
B1S	\$0-\$250	\$.0935	\$9.00
B2S	\$251-\$1000	\$.0825	\$7.00
B3S	Over \$1001	\$.0700	\$3.00

**4.1.3. Universal Carriers, Inc/dba Universal Communications Dedicated Long Distance Services**

<u>Rate Plan</u>	<u>Monthly Volume</u>	<u>Peak Rate Per Minute</u>	<u>Off-Peak Rate Per Minute</u>	<u>Monthly Service Charge</u>
B1D	\$0-\$250	\$.1145	\$.0989	\$100.00
B2D	\$251-\$1000	\$.1040	\$.0889	\$100.00
B3D	\$5001-\$7500	\$.0930	\$.0769	\$ 80.00
B4D	\$7501-\$10000	\$.0850	\$.0639	\$ 50.00
B5D	\$10001-\$125000	\$.0706	\$.0550	\$ 0.00

Installation Charge for Dedicated Service is \$150.00 per line.

ISSUED February 4, 2002

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

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**SECTION 4 - RATES, Continued**

**4.2. MISC. CHARGES**

**4.2.1. Payphone Surcharge**

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

**4.2.2. Per Call Surcharge**

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

**4.2.3. Maintenance Surcharge**

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

**4.2.4. Directory Assistance**

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

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

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ISSUED: March 15, 2001

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161



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**SECTION 4 - RATES continued**

**4.3. Universal Carriers, Inc/dba Universal Communications Prepaid Calling Cards**

**Prepaid Calling Card#1**

Rate per minute:	\$ .079
Maintenance Surcharge:	\$.35
Per Call Surcharge	\$.00
Payphone Surcharge:	\$.35

**Prepaid Calling Card#2**

Rate per minute:	\$.099
Maintenance Surcharge	\$.25
Per Call Surcharge	\$.25
Payphone Surcharge	\$.35

**Prepaid Calling Card#3**

Rate per minute:	\$.065
Maintenance Surcharge	\$.35
Per Call Surcharge	\$.00
Payphone Surcharge	\$.35

**Prepaid Calling Card#4**

Rate per minute:	\$.085
Maintenance Surcharge	\$.25
Per Call Surcharge	\$.25
Payphone Surcharge	\$.35

**Prepaid Calling Card#5**

Rate per minute:	\$.059
Maintenance Surcharge	\$.45
Per Call Surcharge	\$.35
Payphone Surcharge	\$.35

**Prepaid Calling Card#6**

Rate per minute:	\$.019
Maintenance Surcharge:	\$.00
Per Call Surcharge	\$.25
Payphone Surcharge:	\$.35

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ISSUED: March 15, 2001

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

**SECTION 4 - RATES continued**

**Prepaid Calling Card#7**

Rate per minute:	\$ .02
Maintenance Surcharge	\$.50
Per Call Surcharge	\$.49
Payphone Surcharge	\$.35

**Prepaid Calling Card#8**

Rate per minute:	\$.01
Maintenance Surcharge	\$.50
Per Call Surcharge	\$.59
Payphone Surcharge	\$.35

**Prepaid Calling Card#9**

Rate per minute:	\$.015
Maintenance Surcharge	\$.00
Per Call Surcharge	\$.49
Payphone Surcharge	\$.35

**Prepaid Calling Card#10**

Rate per minute:	\$.025
Maintenance Fee:	\$.00
Per Call Surcharge	\$.49
Payphone Surcharge	\$.35

**Prepaid Calling Card#11**

Rate per minute:	\$.019
Maintenance Surcharge	\$.00
Per Call Surcharge	\$.25
Payphone:	\$.35

ISSUED: March 15, 2001

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

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

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

**4.4.2. Return Check Charges**

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

**4.4.3. Restoration of Service**

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

**4.4.4. Special Promotions**

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

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

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

**4.5.2. Hearing and Speech Impaired Persona**

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

**4.5.3. Telecommunications Relay Service**

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

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ISSUED: March 15, 2001

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

By:

Robert Middlebrook- President  
11077 Biscayne Blvd. Suite 304  
Miami, Florida 33161

# State of Florida



## Department of State

I certify from the records of this office that UNIVERSAL CARRIERS, INC. is a corporation organized under the laws of the State of Florida, filed on February 8, 2001.

The document number of this corporation is P01000014762.

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 Articles of Dissolution.

Given under my hand and the  
Great Seal of the State of Florida  
at Tallahassee, the Capitol, this the  
Thirtieth day of January, 2002



CR2EO22 (1-99)

*Katherine Harris*

Katherine Harris  
Secretary of State

Florida Department of State, Division of Corporations  
**Corporations Unit**  
**Public Inquiry**

**Florida Profit**

**UNIVERSAL CARRIERS, INC.**

**PRINCIPAL ADDRESS**  
 11077 BISCAYNE BLVD., SUITE 30A  
 MIAMI FL 33161  
 Changed 08/30/2001

**MAILING ADDRESS**  
 11077 BISCAYNE BLVD., SUITE 30A  
 MIAMI FL 33161  
 Changed 08/30/2001

**Document Number**  
 P01000014762

**FEI Number**  
 NONE

**Date Filed**  
 02/08/2001

**State**  
 FL

**Status**  
 ACTIVE

**Effective Date**  
 NONE

**Last Event**  
 AMENDMENT

**Event Date Filed**  
 05/11/2001

**Event Effective Date**  
 NONE

**Registered Agent**

<b>Name &amp; Address</b>
MIDDLEBROOK, ROBERT P 11077 BISCAYNE BLVD., SUITE 30A MIAMI FL 33161
Name Changed. 08/30/2001
Address Changed 08/30/2001

**Officer/Director Detail**

<b>Name &amp; Address</b>	<b>Title</b>
MIDDLEBROOK, ROBERT P 5595 S W. 80TH ST., #A MIAMI FL 33143	D

**Annual Reports**

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Report Year	Filed Date	Intangible Tax
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(4)

HD10000015126

**ARTICLES OF INCORPORATION  
OF  
UNIVERSAL CARRIERS, INC.**

01 FEB -8 PM 1:50  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The undersigned incorporator(s), for the purpose of forming a Profit Corporation under Chapter 607 of the Florida Statutes, hereby adopt(s) the following Articles of Incorporation.

**ARTICLE I**

The name of this corporation shall be: **UNIVERSAL CARRIERS, INC.**

**ARTICLE II**

This corporation shall commence existence upon the date of filing with the Division of Corporations, state of Florida, and shall have perpetual existence.

**ARTICLE III**

The principal place of business of this corporation: **1200 N.E. MIAMI GARDENS DRIVE, #606, MIAMI, FLORIDA 33179**

**ARTICLE IV**

The general nature of business of this corporation is to transact any and all lawful business. **Video Productions.**

**ARTICLE V**

The aggregate number of shares which this corporation shall have authority to issue are 100 shares having an individual par value of \$ 1.00

Unless otherwise stated in these articles, or in an amendment to these articles, there shall be only one (1) class of stock of this corporation.

HD10000015126

**ARTICLE VI**

The name and street address of the initial Registered Agent of this corporation shall be: ROBERT P. MIDDLEBROOK, 1200 N.E. MIAMI GARDENS DRIVE #606, MIAMI, FLORIDA 33179

**ARTICLE VII**

The name and address of the initial board of director( s) shall be:

**PRESIDENT**

ARMEN MERJIAN

1200 N.E. MIAMI GARDENS DR. #606  
MIAMI, FLORIDA 33179

**ARTICLE VIII**

The name and address of the incorporator executing these Articles of Incorporation is:

Empire Corporate Kit of America, Inc.  
2444 N.W. 7<sup>TH</sup> PLACE  
MIAMI, FL 33127

The undersigned has executed these Articles of Incorporation this 6 day of FEBRUARY, 2001.



**INCORPORATOR**  
Ray Stormont Signing for  
Empire Corporate Kit of America, Inc.



77010000 15126

**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/REGISTERED OFFICE**

UNIVERSAL CARRIERS, INC.  
(Name of Corporation)

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THE ARTICLES OF INCORPORATION, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE   
Registered Agent

01 FEB -8 PM 1:51  
SECRETARY OF STATE  
TALLAHASSEE FLORIDA

77010000 15126



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

May 14, 2001

ROBERT P. MIDDLEBROOK  
UNIVERSAL CARRIERS, INC.  
5595 S.W. 80TH ST., #A  
MIAMI, FL 33143

Re: Document Number P01000014762

The Articles of Amendment to the Articles of Incorporation of UNIVERSAL CARRIERS, INC., a Florida corporation, were filed on May 11, 2001.

Should you have any questions regarding this matter, please telephone (850) 487-6050, the Amendment Filing Section.

Velma Shepard  
Corporate Specialist  
Division of Corporations

Letter Number: 501A00029167

ARTICLES OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF

FILED  
SECRETARY OF STATE  
DIVISION OF CORPORATIONS  
01 MAY 11 PM 4:09

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UNIVERSAL CARRIERS, INC.  
(present name)

(Doc # P01000019762)

*Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:*

**FIRST:** Amendment(s) adopted: *(indicate article number(s) being amended, added or deleted)*

SEE ATTACHED ADDENDUM

**ADDENDUM**

AMENDMENTS ADOPTED:

ARTICLE IV

The general nature of business of this corporation is to transact any and all lawful business.

ARTICLE VI

The name and street address of the Registered Agent of this corporation shall be: ARMEN MERJIAN, Atrium Court, 11077 Biscayne Blvd., #304, Miami, Fl 33161.

ARTICLE VII

The name and address of the board of directors shall be:

ARMEN MERJIAN      1200 N.E. Miami Gardens Drive,  
#606  
North Miami, fl 33179

ROBERT P. MIDDLEBROOK  
5595 S.W. 80<sup>th</sup> Street, #A  
Miami, Fl 33143

ARTICLE TO BE ADDED:

ARTICLE VIII

Any and all action taken by the corporation, except for the purchase of office supplies and equipment in an amount of less than \$500, shall require the consent of the initial board of directors and the shareholders.

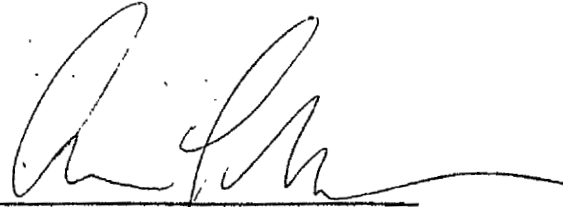
Former ARTICLE VIII is amended to be ARTICLE IX.

**CERTIFICATE OF DESIGNATION  
REGISTERED AGENT/REGISTERED OFFICE**

UNIVERSAL CARRIERS, INC.  
(Name of Corporation)

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED IN THE ARTICLES OF INCORPORATION, I HEREBY ACCEPT THE APPOINTMENT AS REGISTERED AGENT AND AGREE TO ACT IN THIS CAPACITY. I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATING TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES, AND I AM FAMILIAR WITH AND ACCEPT THE OBLIGATIONS OF MY POSITION AS REGISTERED AGENT.

SIGNATURE: \_\_\_\_\_

A handwritten signature in black ink, appearing to be 'A. J. M.', written over a horizontal line.

REGISTERED AGENT

**THIRD:** The date of each amendment's adoption: APRIL 17, 2001

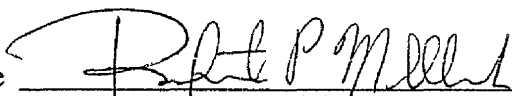
**FOURTH:** Adoption of Amendment(s) (CHECK ONE)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by \_\_\_\_\_ voting group."

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 17th day of April, 2001.

Signature   
(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

ROBERT P. MIDDLEBROOK  
Typed or printed name

VICE PRESIDENT AND DIRECTOR  
Title

# Todd Eckstein

**Objective** To bring Universal Communications to the next level in prepaid solution by using my experience and technical knowledge.

**Experience** 1994-1999 Interactive Telecard Services Inc. Miami, FL

**Founder**

- Developed product line and rate decks for four successful cards.
- Doubled sales for ITS through a very aggressive marketing objective and initiative.
- Suggested new products that increased earnings by 23% by end of 3<sup>rd</sup> quarter
- 1997 ITS is acquired by Itelsa Inc. for private stock.
- 1998-1999 appointed director of retail phone card sales for Itelsa Inc.

1999- 2000 Debit One Communications Miami, FL

**Founder and Developer**

- Implemented training course for new recruits — speeding profitability.
- Grew sales to seven figures.
- Left Debit One after eighteen months to pursue other interests.

2001 - Present Universal Communications Miami, FL

**Chief Operating Officer and Founder**

- Vested interest in the success and development of Universal led to appointment to COO position.
- Expanded sales and managed all operations employees.
- Expanded sales to include mass-market accounts.
- Developed aggressive cards with competitive rates to make Universal a recognized name throughout the telecom industry.

**Education** 1984-1988 Marymount Manhattan College/ New York University NY, NY

- A.A., Business Management received in 1986
- Graduated and continued onto New York University to continue education and ultimately receive a B.A. in Business Management.

**Experience** Background of sales experience lends to my sales management and operations control. Have good communications skills which allow others to feel comfortable and happy in the workplace.



# Edward A. Witte

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## Objective

My objective is to obtain a position in an established company, and continue my professional growth within the Telecom Industry. For the past five years while working in the Restaurant industry, I have expanded my knowledge in Network Management, hardware evaluation, as well as delegation of responsibility. My goal is to focus on Network Management and continue my efforts in an organization that provides an opportunity for growth, education, and advancement

## Summary of qualifications

May 2001- Present                      Universal Communications  
**Switch Operator**

- Employed at Universal and trained in switch maintenance and operation at Radiant Telecom Inc.

June 1999-October 1999              Arthur Dalfen Ltd.

### Assistant

- Employed by a private investor. Duties included maintaining a two-workstation network with a frame relay to both Bloomberg real-time stock data service as well as a separate ISP. Responsibilities included learning the Bloomberg software, maintaining varied shortcuts and hot-keys for the primary user, troubleshooting and solving network bottlenecks, customizing software solutions for individual users, as well as PC tech support and general hardware maintenance.

May 1998 – Present              SOBE PC INC.                      Bay Harbor, Florida

### President

- Self-employed. Specializing in small to medium-sized network management. Clients vary from home users to small law firms, including Joe's Stone Crab Restaurant and The Greater Miami and The Beaches Hotel Association. Duties include backup management, communications setup and maintenance, and software setup and configuration, as well as hardware and software troubleshooting.

October 1991-Present              Joe's Stone Crab Restaurant      Miami Beach, Florida

### Server/ Captain.

- As an integral member of the team at one of the top five grossing restaurants in the country, I advanced to the position of seating captain (lunch) within the first two years, eventually moving up to a full time seating captain (dinner) in the 1996-1997 season. Duties include managing seating and servers for up to a one hundred forty-seat dining room, reporting to the dining room manager and Maitre D'. Responsibilities include Private Function management regarding dining room readiness, timing, and menu. Sidework supervision as well as uniform inspection are also required tasks.

**Professional  
experience**

May 1998 -Present      SOBE PC INC.      Bay Harbor, Florida

**President**

A Current List of clients include:

- Larry Behar P.A. Immigration Attorney  
Responsible for a 5-workstation network. Duties include scheduling, contact management, internet, and backup software configuration, technical support, as well as hardware and software troubleshooting.
- Robert Soloff P.A. Labor and Employment Attorney  
Responsible for a 3-workstation network. Duties include scheduling, contact management, internet, and backup software configuration, technical support, as well as hardware and software troubleshooting.
- Andy Custer P.A. Personal Injury Attorney  
Responsible for a 4-workstation network. Duties include scheduling, contact management, internet, and backup software configuration, technical support, as well as hardware and software troubleshooting.
- Stuart Blumberg President, Greater Miami and The Beaches Hotel Association  
Responsible for a 3-workstation network. Duties include software integration, customization of the database software, and backup maintenance
- Marc Fine CFO Joe's Stone Crab Restaurant  
Responsible for all hardware/software issues concerning seven PC's, including a 3-workstation network.
- Lex Roy Charles N. Hart Company  
Responsible for home office issues, including contact management database and integrated fax software with high volume data and remote access.

November 1996 – October 1997      RS Computers      Miami, Florida

**Technician**

- Duties included service calls to all clients (network and stand-alone), hardware and software tech. support, repair and maintenance of in-house and client machines. Assembly, upgrade, and configuration of new machines, instruction was also part of my responsibilities.
- Nova University Project.  
This project consisted of a two-month period in the summers of 1997 and 1998. I was involved in the software and hardware troubleshooting on a wireless network of 300+ new Compaq and Dell laptop computers issued to the first year students at Nova University Law School. This project involved replacement and repair of any defective parts, software installation and configuration, and resolving issues related to wireless network connectivity and software integration.

**References**

Personal References and Client contact information furnished upon request.

**Melissa Adames**  
1470 NE 125<sup>th</sup> Terrace Unit # 805  
Miami, Florida 33161  
(305) 891-0243 Home  
melissaadames@yahoo.com

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**OBJECTIVE:** To obtain a position where proven technical and communication skills will be utilized.

- PROFILE:**
- More than 3 years' successful experience in Customer Service, Support & Sales with recognized strengths in account maintenance, problem-solving & trouble-shooting, sales staff support, and planning/implementing proactive procedures and systems to alleviate problems in the first place.
  - Possess solid computer skills. Excellent working knowledge using Microsoft Office Suite, Oracle Developer, Microsoft Visual Basic 6.0, Word Perfect, Internet Explorer, Netscape, Photoshop, Oracle Designer, Front Page 2000, C++, Outlook 2000, Quick Books Pro, Novell and DOS systems.
  - A true team player. Able to train, motivate, and supervise employees.
  - Develop, plan, conduct audits and maintain/update accurate inventories, satisfy all customer requirements when maintenance on accounts necessary.
  - Gained excellent experience in system operations and various types of hardware and software in all positions attained.
- 

Synopsis of Achievements

**Able to provide superior customer service and helped instill total quality management within company.**  
**Reactivated 9 key accounts, utilizing persuasion/mediation skills**  
**Strong communication and presentation skills**  
**Proactive planning led to notable increase in morale in all departments**  
**Created customer satisfaction survey, drastically reducing potential problems in the future.**

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**EMPLOYMENT:** Corporate Mirror Data Services, Miami, FL  
Nov. 2000 – **Account Executive**  
June 2001

Work with 10 sales professionals covering nationwide sales, responsible for over 50 individual and corporate accounts. Duties included customer service/direct sales, client development/retention, credit & collection strategies, cold-calling/telemarketing, competitive maneuvering, presentations/demos, closing/contract negotiations, operations/service/quality control within department and organization.

- Support new sales reps in opening new accounts and upgrading existing service
- Bring new business into company as well as support existing accounts
- Quickly and effectively solve customer challenges
- Maintain quality control/satisfaction records, constantly seeking new ways to improve customer service
- Submit monthly quality assurance surveys from individual clients
- Cold calling, as well as inbound sales experience within technology industry and telecommunications

1999 - 2001 World Web USA Miami, FL  
**Internet Commerce Specialist**  
First began company as appointment setter booking sales appointments with potential clients. Then promoted to sales where I became an Internet commerce specialist selling web design, maintenance, hosting, registration, and updating. Work entailed heavy cold canvassing, in-bound sales, account maintenance with existing customers, follow ups on referrals. Worked with the public assuring customer satisfaction.

- Instrumental in igniting revenues within organization.
- Received two promotions within department for fine work
- Helped company promote new projects and services increasing customer base and sales overall.

1999 – 2000 New Horizons Computer Learning Center NY, NY  
Summers  
**Quality Assurance Representative**  
First began company as receptionist for busy midtown location then promoted to being a quality assurance representative. Duties included registering new students, answering 100 line telephone switchboard, ordering supplies, certification distributor, maintenance on class scheduling, and appointments for account executives. Worked with the public assuring customer satisfaction through surveys and polls.

- As a liaison to the operations manager, quality assurance manager, and service delivery staff of the company, helped to significantly upgrade service.
- Prevented and resolved customer and employee problems, and enhanced overall morale and productivity: customer complaints dropped, retention of customers with problems increased, employee turnover radically declined.
- Instrumental in igniting revenues within organization.
- Received two promotions within department for fine work
- Helped company promote new projects and services increasing customer base and sales overall.

**EDUCATION:** Barry University, Miami, Fl  
**May 2002 Expected Bachelor of Science: Management Information Systems**  
St. John's Preparatory, Astoria, NY  
**High School Diploma**

**REFERENCES:** **Furnished upon request**

**Universal Communications, Inc.**  
**Combined Revenue Projections**  
**2002 and 2003**

Description	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total
<b>Product Lines</b>													
<b>Current</b>													
-- Mexico Lindo \$5	\$ 694,786	\$ 729,526	\$ 780,592	\$ 858,652	\$ 944,517	\$ 1,038,968	\$ 1,142,865	\$ 1,257,152	\$ 1,382,867	\$ 1,521,154	\$ 1,673,269	\$ 1,840,596	\$ 13,864,944
-- Mexico Lindo \$10	125,995	132,294	141,555	155,710	171,281	188,410	207,250	227,976	250,773	275,850	303,435	333,779	2,514,309
-- Mexico Lindo \$20	41,976	44,075	47,161	51,877	57,064	62,771	69,048	75,953	83,548	91,903	101,093	111,202	837,670
-- America's Choice \$5	125,728	132,014	141,255	155,381	170,919	188,011	206,812	227,493	250,243	275,267	302,794	333,073	2,508,991
-- America's Choice \$10	23,568	24,747	26,479	29,127	32,040	35,244	38,768	42,645	46,909	51,600	56,760	62,436	470,322
-- America's Choice \$20	7,868	8,262	8,840	9,724	10,696	11,766	12,943	14,237	15,661	17,227	18,949	20,844	157,017
-- Universal Connect \$5	44,710	46,946	50,232	55,255	60,780	66,858	73,544	80,899	88,989	97,887	107,676	118,444	892,220
-- Universal Connect \$10	8,385	8,805	9,421	10,363	11,399	12,539	13,793	15,172	16,690	18,359	20,195	22,214	167,335
-- Universal Connect \$20	2,795	2,935	3,140	3,454	3,800	4,180	4,598	5,057	5,563	6,120	6,732	7,405	55,778
-- Talk Time \$5	22,355	23,473	25,116	27,627	30,390	33,429	36,772	40,449	44,494	48,944	53,838	59,222	446,110
-- Talk Time \$10	4,193	4,402	4,710	5,181	5,700	6,270	6,897	7,586	8,345	9,179	10,097	11,107	83,667
-- Talk Time \$20	1,386	1,455	1,557	1,713	1,884	2,073	2,280	2,508	2,759	3,034	3,338	3,672	27,659
<b>Gross Revenue Current Product Lines</b>	<b>\$ 1,103,746</b>	<b>\$ 1,158,933</b>	<b>\$ 1,240,059</b>	<b>\$ 1,364,065</b>	<b>\$ 1,500,471</b>	<b>\$ 1,650,518</b>	<b>\$ 1,815,570</b>	<b>\$ 1,997,127</b>	<b>\$ 2,196,840</b>	<b>\$ 2,416,524</b>	<b>\$ 2,658,176</b>	<b>\$ 2,923,993</b>	<b>\$ 22,026,021</b>
<b>New</b>													
-- Lady Guadalupe \$5	\$ -	\$ -	\$ -	\$ 42,003	\$ 46,203	\$ 50,823	\$ 55,905	\$ 61,496	\$ 67,645	\$ 74,410	\$ 81,851	\$ 90,036	\$ 570,372
-- Lady Guadalupe \$10	-	-	-	9,453	10,398	11,438	12,581	13,839	15,223	16,746	18,420	20,262	128,360
-- Lady Guadalupe \$20	-	-	-	3,151	3,466	3,813	4,194	4,613	5,074	5,582	6,140	6,754	42,787
-- Supreme Mexico Lindo \$5	-	-	-	36,957	40,653	44,718	49,190	54,109	59,520	65,472	72,019	79,221	501,860
-- Supreme Mexico Lindo \$10	-	-	-	6,302	6,932	7,625	8,388	9,226	10,149	11,164	12,280	13,508	85,574
-- Supreme Mexico Lindo \$20	-	-	-	2,109	2,320	2,552	2,807	3,088	3,397	3,737	4,110	4,521	28,642
-- India / Pakistan / Bangladesh \$5	-	-	-	29,265	32,191	35,410	38,951	42,847	47,131	51,844	57,029	62,732	397,400
-- India / Pakistan / Bangladesh \$10	-	-	-	9,453	10,398	11,438	12,581	13,839	15,223	16,746	18,420	20,262	128,360
-- India / Pakistan / Bangladesh \$20	-	-	-	3,151	3,466	3,813	4,194	4,613	5,074	5,582	6,140	6,754	42,787
<b>Gross Revenue New Product Lines</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 141,842</b>	<b>\$ 156,026</b>	<b>\$ 171,629</b>	<b>\$ 188,792</b>	<b>\$ 207,671</b>	<b>\$ 228,438</b>	<b>\$ 251,282</b>	<b>\$ 276,410</b>	<b>\$ 304,051</b>	<b>\$ 1,926,143</b>
<b>Gross Revenue All Products</b>	<b>\$ 1,103,746</b>	<b>\$ 1,158,933</b>	<b>\$ 1,240,059</b>	<b>\$ 1,505,907</b>	<b>\$ 1,656,497</b>	<b>\$ 1,822,147</b>	<b>\$ 2,004,362</b>	<b>\$ 2,204,798</b>	<b>\$ 2,425,278</b>	<b>\$ 2,667,806</b>	<b>\$ 2,934,586</b>	<b>\$ 3,228,045</b>	<b>\$ 23,952,164</b>

**Universal Communications, Inc.**  
**Combined Revenue Projections**  
**2002 and 2003**

UNITS	Description	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total
<b>Current</b>														
--	Mexico Lindo \$5	224,125	235,331	251,804	276,984	304,683	335,151	368,666	405,533	446,086	490,695	539,764	593,741	4,472,563
--	Mexico Lindo \$10	20,322	21,338	22,831	25,115	27,626	30,389	33,427	36,770	40,447	44,492	48,941	53,835	405,534
--	Mexico Lindo \$20	3,385	3,554	3,803	4,184	4,602	5,062	5,568	6,125	6,738	7,412	8,153	8,968	67,554
--	America's Choice \$5	43,355	45,522	48,709	53,580	58,938	64,831	71,315	78,446	86,291	94,920	104,412	114,853	865,169
--	America's Choice \$10	4,064	4,267	4,565	5,022	5,524	6,076	6,684	7,353	8,088	8,897	9,786	10,765	81,090
--	America's Choice \$20	678	712	762	838	922	1,014	1,116	1,227	1,350	1,485	1,634	1,797	13,536
--	Universal Connect \$5	16,258	17,071	18,266	20,093	22,102	24,312	26,749	29,418	32,359	35,595	39,155	43,070	324,444
--	Universal Connect \$10	1,525	1,601	1,713	1,884	2,073	2,280	2,508	2,759	3,034	3,338	3,672	4,039	30,424
--	Universal Connect \$20	254	267	285	314	345	380	418	460	506	556	612	673	5,071
--	Talk Time \$5	8,129	8,536	9,133	10,046	11,051	12,156	13,372	14,709	16,180	17,798	19,577	21,535	162,222
--	Talk Time \$10	762	800	856	942	1,036	1,140	1,254	1,379	1,517	1,669	1,836	2,019	15,212
--	Talk Time \$20	126	132	142	156	171	188	207	228	251	276	303	334	2,514
<b>New</b>														
--	Lady Guadalupe \$5	-	-	-	13,549	14,904	16,395	18,034	19,837	21,821	24,003	26,404	29,044	183,991
--	Lady Guadalupe \$10	-	-	-	1,525	1,677	1,845	2,029	2,232	2,455	2,701	2,971	3,268	20,703
--	Lady Guadalupe \$20	-	-	-	254	280	307	338	372	409	450	495	545	3,451
--	Supreme Mexico Lindo \$5	-	-	-	11,922	13,114	14,425	15,868	17,455	19,200	21,120	23,232	25,555	161,890
--	Supreme Mexico Lindo \$10	-	-	-	1,016	1,118	1,230	1,353	1,488	1,637	1,801	1,981	2,179	13,802
--	Supreme Mexico Lindo \$20	-	-	-	170	187	206	226	249	274	301	331	365	2,310
--	India / Pakistan / Bangladesh \$5	-	-	-	8,129	8,942	9,836	10,820	11,902	13,092	14,401	15,841	17,425	110,389
--	India / Pakistan / Bangladesh \$10	-	-	-	1,525	1,677	1,845	2,029	2,232	2,455	2,701	2,971	3,268	20,703
--	India / Pakistan / Bangladesh \$20	-	-	-	254	280	307	338	372	409	450	495	545	3,451
		<b>322,982</b>	<b>339,131</b>	<b>362,870</b>	<b>437,501</b>	<b>481,251</b>	<b>529,377</b>	<b>582,314</b>	<b>640,546</b>	<b>704,600</b>	<b>775,060</b>	<b>852,566</b>	<b>937,823</b>	<b>6,966,023</b>





**Universal Communications, Inc.**  
**Revenue Projection**  
**For Fiscal Year Ending December 31, 2003**

Description	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-02	Dec-03	Total
<b>Product Lines</b>													
<b>Current</b>													
-- Mexico Lindo \$5	\$ 363,936	\$ 382,132	\$ 408,882	\$ 449,770	\$ 494,747	\$ 544,222	\$ 598,644	\$ 658,508	\$ 724,359	\$ 796,795	\$ 876,474	\$ 964,122	\$ 7,262,590
-- Mexico Lindo \$10	65,997	69,297	74,148	81,563	89,719	98,691	108,560	119,416	131,357	144,493	158,942	174,837	1,317,019
-- Mexico Lindo \$20	21,988	23,087	24,703	27,173	29,891	32,880	36,168	39,785	43,763	48,139	52,953	58,249	438,779
-- America's Choice \$5	65,858	69,150	73,991	81,390	89,529	98,482	108,330	119,163	131,079	144,187	158,606	174,467	1,314,233
-- America's Choice \$10	12,345	12,963	13,870	15,257	16,783	18,461	20,307	22,338	24,571	27,029	29,731	32,705	246,359
-- America's Choice \$20	4,121	4,328	4,630	5,094	5,603	6,163	6,779	7,457	8,203	9,024	9,926	10,918	82,247
-- Universal Connect \$5	23,420	24,591	26,312	28,943	31,837	35,021	38,523	42,376	46,613	51,274	56,402	62,042	467,353
-- Universal Connect \$10	4,392	4,612	4,935	5,428	5,971	6,568	7,225	7,947	8,742	9,616	10,578	11,636	87,651
-- Universal Connect \$20	1,464	1,537	1,645	1,809	1,990	2,189	2,408	2,649	2,914	3,205	3,526	3,879	29,217
-- Talk Time \$5	11,710	12,295	13,156	14,472	15,919	17,511	19,262	21,188	23,307	25,637	28,201	31,021	233,677
-- Talk Time \$10	2,196	2,306	2,467	2,714	2,986	3,284	3,612	3,974	4,371	4,808	5,289	5,818	43,826
-- Talk Time \$20	726	762	816	897	987	1,086	1,194	1,314	1,445	1,589	1,748	1,923	14,488
<b>Gross Revenue Current Product Lines</b>	<b>\$ 578,153</b>	<b>\$ 607,060</b>	<b>\$ 649,555</b>	<b>\$ 714,510</b>	<b>\$ 785,961</b>	<b>\$ 864,557</b>	<b>\$ 951,013</b>	<b>\$ 1,046,114</b>	<b>\$ 1,150,725</b>	<b>\$ 1,265,798</b>	<b>\$ 1,392,378</b>	<b>\$ 1,531,616</b>	<b>\$ 11,537,440</b>
<b>New</b>													
-- Lady Guadalupe \$5	\$ -	\$ -	\$ -	\$ 22,001	\$ 24,201	\$ 26,622	\$ 29,284	\$ 32,212	\$ 35,433	\$ 38,977	\$ 42,874	\$ 47,162	\$ 298,766
-- Lady Guadalupe \$10	-	-	-	4,951	5,446	5,991	6,590	7,249	7,974	8,772	9,649	10,614	67,236
-- Lady Guadalupe \$20	-	-	-	1,650	1,815	1,997	2,197	2,416	2,658	2,924	3,216	3,538	22,412
-- Supreme Mexico Lindo \$5	-	-	-	19,359	21,294	23,424	25,766	28,343	31,177	34,295	37,724	41,497	262,879
-- Supreme Mexico Lindo \$10	-	-	-	3,301	3,631	3,994	4,393	4,833	5,316	5,848	6,432	7,076	44,824
-- Supreme Mexico Lindo \$20	-	-	-	1,105	1,215	1,337	1,471	1,618	1,779	1,957	2,153	2,368	15,003
-- India / Pakistan / Bangladesh \$5	-	-	-	15,329	16,862	18,548	20,403	22,443	24,688	27,157	29,872	32,859	208,162
-- India / Pakistan / Bangladesh \$10	-	-	-	4,951	5,446	5,991	6,590	7,249	7,974	8,772	9,649	10,614	67,236
-- India / Pakistan / Bangladesh \$20	-	-	-	1,650	1,815	1,997	2,197	2,416	2,658	2,924	3,216	3,538	22,412
<b>Gross Revenue New Product Lines</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 74,298</b>	<b>\$ 81,728</b>	<b>\$ 89,901</b>	<b>\$ 98,891</b>	<b>\$ 108,780</b>	<b>\$ 119,658</b>	<b>\$ 131,824</b>	<b>\$ 144,786</b>	<b>\$ 159,265</b>	<b>\$ 1,008,932</b>
<b>Gross Revenue All Products</b>	<b>\$ 578,153</b>	<b>\$ 607,060</b>	<b>\$ 649,555</b>	<b>\$ 788,808</b>	<b>\$ 867,689</b>	<b>\$ 954,458</b>	<b>\$ 1,049,904</b>	<b>\$ 1,154,894</b>	<b>\$ 1,270,384</b>	<b>\$ 1,397,422</b>	<b>\$ 1,537,164</b>	<b>\$ 1,690,881</b>	<b>\$ 12,546,371</b>

**Universal Communications, Inc.**  
**Revenue Projection**  
**For Fiscal Year Ending December 31, 2003**

Description	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-02	Dec-03	Total
<b>UNITS</b>													
<b>Current</b>													
-- Mexico Lindo \$5	117,399	123,269	131,897	145,087	169,596	175,555	193,111	212,422	233,664	257,031	282,734	311,007	2,342,771
-- Mexico Lindo \$10	10,645	11,177	11,959	13,155	14,471	15,918	17,510	19,261	21,187	23,305	25,636	28,199	212,422
-- Mexico Lindo \$20	1,773	1,862	1,992	2,191	2,411	2,652	2,917	3,208	3,529	3,882	4,270	4,697	35,385
-- America's Choice \$5	22,710	23,845	25,514	28,066	30,872	33,959	37,355	41,091	45,200	49,720	54,692	60,161	453,184
-- America's Choice \$10	2,129	2,235	2,391	2,631	2,894	3,183	3,501	3,851	4,236	4,660	5,126	5,639	42,476
-- America's Choice \$20	355	373	399	439	483	531	584	643	707	778	856	941	7,090
-- Universal Connect \$5	8,516	8,942	9,568	10,525	11,577	12,735	14,008	15,409	16,950	18,645	20,510	22,561	169,947
-- Universal Connect \$10	799	839	897	987	1,086	1,194	1,314	1,445	1,589	1,748	1,923	2,116	15,937
-- Universal Connect \$20	133	140	150	164	181	199	219	241	265	291	321	353	2,656
-- Talk Time \$5	4,258	4,471	4,784	5,262	5,789	6,367	7,004	7,705	8,475	9,323	10,255	11,280	84,973
-- Talk Time \$10	399	419	449	493	543	597	657	722	795	874	962	1,058	7,968
-- Talk Time \$20	66	69	74	82	90	99	109	119	131	144	159	175	1,317
<b>New</b>													
-- Lady Guadalupe \$5	-	-	-	7,097	7,807	8,588	9,446	10,391	11,430	12,573	13,830	15,213	96,376
-- Lady Guadalupe \$10	-	-	-	799	878	966	1,063	1,169	1,286	1,415	1,556	1,712	10,845
-- Lady Guadalupe \$20	-	-	-	133	146	161	177	195	214	236	259	285	1,807
-- Supreme Mexico Lindo \$5	-	-	-	6,245	6,869	7,556	8,312	9,143	10,057	11,063	12,169	13,386	84,800
-- Supreme Mexico Lindo \$10	-	-	-	532	586	644	709	779	857	943	1,037	1,141	7,230
-- Supreme Mexico Lindo \$20	-	-	-	89	98	108	119	130	143	158	174	191	1,210
-- India / Pakistan / Bangladesh \$5	-	-	-	4,258	4,684	5,152	5,668	6,234	6,858	7,543	8,298	9,128	57,823
-- India / Pakistan / Bangladesh \$10	-	-	-	799	878	966	1,063	1,169	1,286	1,415	1,556	1,712	10,845
-- India / Pakistan / Bangladesh \$20	-	-	-	133	146	161	177	195	214	236	259	285	1,807
	<u>169,181</u>	<u>177,640</u>	<u>190,075</u>	<u>229,167</u>	<u>252,084</u>	<u>277,293</u>	<u>305,022</u>	<u>335,524</u>	<u>369,076</u>	<u>405,984</u>	<u>446,582</u>	<u>491,241</u>	<u>3,648,869</u>



**Universal Communications, Inc.**  
**Revenue Projection**  
**For Fiscal Year Ending December 31, 2002**

Description	Jan-02	Feb-02	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Total
<b>Product Lines</b>													
<b>Current</b>													
-- Mexico Lindo \$5	\$ 330,851	\$ 347,393	\$ 371,711	\$ 408,882	\$ 449,770	\$ 494,747	\$ 544,222	\$ 598,644	\$ 658,508	\$ 724,359	\$ 796,795	\$ 876,474	\$ 6,602,354
-- Mexico Lindo \$10	59,997	62,997	67,407	74,148	81,563	89,719	98,691	108,560	119,416	131,357	144,493	158,942	1,197,290
-- Mexico Lindo \$20	19,989	20,988	22,457	24,703	27,173	29,891	32,880	36,168	39,785	43,763	48,139	52,953	398,890
-- America's Choice \$5	59,871	62,864	67,265	73,991	81,390	89,529	98,482	108,330	119,163	131,079	144,187	158,606	1,194,758
-- America's Choice \$10	11,223	11,784	12,609	13,870	15,257	16,783	18,461	20,307	22,338	24,571	27,029	29,731	223,963
-- America's Choice \$20	3,747	3,934	4,210	4,630	5,094	5,603	6,163	6,779	7,457	8,203	9,024	9,926	74,770
-- Universal Connect \$5	21,291	22,355	23,920	26,312	28,943	31,837	35,021	38,523	42,376	46,613	51,274	56,402	424,867
-- Universal Connect \$10	3,993	4,193	4,486	4,935	5,428	5,971	6,568	7,225	7,947	8,742	9,616	10,578	79,683
-- Universal Connect \$20	1,331	1,398	1,495	1,645	1,809	1,990	2,189	2,408	2,649	2,914	3,205	3,526	26,561
-- Talk Time \$5	10,645	11,178	11,960	13,156	14,472	15,919	17,511	19,262	21,188	23,307	25,637	28,201	212,433
-- Talk Time \$10	1,997	2,096	2,243	2,467	2,714	2,986	3,284	3,612	3,974	4,371	4,808	5,289	39,842
-- Talk Time \$20	660	693	742	816	897	987	1,086	1,194	1,314	1,445	1,589	1,748	13,171
<b>Gross Revenue Current Product Lines</b>	<b>\$ 525,593</b>	<b>\$ 551,873</b>	<b>\$ 590,504</b>	<b>\$ 649,555</b>	<b>\$ 714,510</b>	<b>\$ 785,961</b>	<b>\$ 864,557</b>	<b>\$ 951,013</b>	<b>\$ 1,046,114</b>	<b>\$ 1,150,725</b>	<b>\$ 1,265,798</b>	<b>\$ 1,392,378</b>	<b>\$ 10,488,581</b>
<b>New</b>													
-- Lady Guadalupe \$5	\$ -	\$ -	\$ -	\$ 20,001	\$ 22,001	\$ 24,201	\$ 26,622	\$ 29,284	\$ 32,212	\$ 35,433	\$ 38,977	\$ 42,874	\$ 271,606
-- Lady Guadalupe \$10	-	-	-	4,501	4,951	5,446	5,991	6,590	7,249	7,974	8,772	9,649	61,124
-- Lady Guadalupe \$20	-	-	-	1,500	1,650	1,815	1,997	2,197	2,416	2,658	2,924	3,216	20,375
-- Supreme Mexico Lindo \$5	-	-	-	17,599	19,359	21,294	23,424	25,766	28,343	31,177	34,295	37,724	238,981
-- Supreme Mexico Lindo \$10	-	-	-	3,001	3,301	3,631	3,994	4,393	4,833	5,316	5,848	6,432	40,749
-- Supreme Mexico Lindo \$20	-	-	-	1,004	1,105	1,215	1,337	1,471	1,618	1,779	1,957	2,153	13,639
-- India / Pakistan / Bangladesh \$5	-	-	-	13,936	15,329	16,862	18,548	20,403	22,443	24,688	27,157	29,872	189,238
-- India / Pakistan / Bangladesh \$10	-	-	-	4,501	4,951	5,446	5,991	6,590	7,249	7,974	8,772	9,649	61,124
-- India / Pakistan / Bangladesh \$20	-	-	-	1,500	1,650	1,815	1,997	2,197	2,416	2,658	2,924	3,216	20,375
<b>Gross Revenue New Product Lines</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 67,544</b>	<b>\$ 74,298</b>	<b>\$ 81,728</b>	<b>\$ 89,901</b>	<b>\$ 98,891</b>	<b>\$ 108,780</b>	<b>\$ 119,658</b>	<b>\$ 131,624</b>	<b>\$ 144,786</b>	<b>\$ 917,211</b>
<b>Gross Revenue All Products</b>	<b>\$ 525,593</b>	<b>\$ 551,873</b>	<b>\$ 590,504</b>	<b>\$ 717,098</b>	<b>\$ 788,808</b>	<b>\$ 867,689</b>	<b>\$ 954,458</b>	<b>\$ 1,049,904</b>	<b>\$ 1,154,894</b>	<b>\$ 1,270,384</b>	<b>\$ 1,397,422</b>	<b>\$ 1,537,164</b>	<b>\$ 11,405,792</b>

**Universal Communications, Inc.**  
**Revenue Projection**  
**For Fiscal Year Ending December 31, 2002**

Description	Jan-02	Feb-02	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	Total
<b>UNITS</b>													
<b>Current</b>													
-- Mexico Lindo \$5	106,726	112,062	119,907	131,897	145,087	159,596	175,555	193,111	212,422	233,664	257,031	282,734	2,129,792
-- Mexico Lindo \$10	9,677	10,161	10,872	11,959	13,155	14,471	15,918	17,510	19,261	21,187	23,305	25,636	193,111
-- Mexico Lindo \$20	1,612	1,693	1,811	1,992	2,191	2,411	2,652	2,917	3,208	3,529	3,882	4,270	32,169
-- America's Choice \$5	20,645	21,677	23,195	25,514	28,066	30,872	33,959	37,355	41,091	45,200	49,720	54,692	411,985
-- America's Choice \$10	1,935	2,032	2,174	2,391	2,631	2,894	3,183	3,501	3,851	4,236	4,660	5,126	38,614
-- America's Choice \$20	323	339	363	399	439	483	531	584	643	707	778	856	6,446
-- Universal Connect \$5	7,742	8,129	8,698	9,568	10,525	11,577	12,735	14,008	15,409	16,950	18,645	20,510	154,497
-- Universal Connect \$10	726	762	816	897	987	1,086	1,194	1,314	1,445	1,589	1,748	1,923	14,488
-- Universal Connect \$20	121	127	136	150	164	181	199	219	241	265	291	321	2,415
-- Talk Time \$5	3,871	4,065	4,349	4,784	5,262	5,789	6,367	7,004	7,705	8,475	9,323	10,255	77,249
-- Talk Time \$10	363	381	408	449	493	543	597	657	722	795	874	962	7,244
-- Talk Time \$20	60	63	67	74	82	90	99	109	119	131	144	159	1,197
<b>New</b>													
-- Lady Guadalupe \$5	-	-	-	6,452	7,097	7,807	8,588	9,446	10,391	11,430	12,573	13,830	87,615
-- Lady Guadalupe \$10	-	-	-	726	799	878	966	1,063	1,169	1,286	1,415	1,556	9,859
-- Lady Guadalupe \$20	-	-	-	121	133	146	161	177	195	214	236	259	1,643
-- Supreme Mexico Lindo \$5	-	-	-	5,677	6,245	6,869	7,556	8,312	9,143	10,057	11,063	12,169	77,091
-- Supreme Mexico Lindo \$10	-	-	-	484	532	586	644	709	779	857	943	1,037	6,572
-- Supreme Mexico Lindo \$20	-	-	-	81	89	98	108	119	130	143	158	174	1,100
-- India / Pakistan / Bangladesh \$5	-	-	-	3,871	4,258	4,684	5,152	5,668	6,234	6,858	7,543	8,298	52,566
-- India / Pakistan / Bangladesh \$10	-	-	-	726	799	878	966	1,063	1,169	1,286	1,415	1,556	9,859
-- India / Pakistan / Bangladesh \$20	-	-	-	121	133	146	161	177	195	214	236	259	1,643
	<b>153,801</b>	<b>161,491</b>	<b>172,795</b>	<b>209,334</b>	<b>229,167</b>	<b>252,084</b>	<b>277,293</b>	<b>305,022</b>	<b>335,524</b>	<b>369,076</b>	<b>405,984</b>	<b>446,582</b>	<b>3,317,154</b>





# Custom Business Checking

01 2000013772938 036 140 34 44 93,875

*December*



UNIVERSAL CARRIERS INC  
11077 BISCAYNE BLVD STE 304  
MIAMI FL 33161

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## Custom Business Checking

12/01/2001 thru 12/31/2001

Account number: 2000013772938  
Account holder(s): UNIVERSAL CARRIERS INC

Taxpayer ID Number: 651106771

### Account Summary

Opening balance 12/01	\$185,973.08
Deposits and other credits	491,049.94 +
Checks	468,888.72 -
Other withdrawals and service fees	13,317.75 -
Closing balance 12/31	\$194,816.55

### Deposits and Other Credits

Date	Amount	Description
12/03	9,154.81	DEPOSIT
12/03	9,754.00	DEPOSIT
12/03	25,000.00	FUNDS TRANSFER (ADVICE 011203031918) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS RFB = 120301 012 00563 OBI = WT 12/3/01 REF = 120301 012 00563 03:19PM
12/04	3,675.35	DEPOSIT
12/04	6,631.00	DEPOSIT
12/05	10,311.00	DEPOSIT
12/05	11,654.50	DEPOSIT
12/06	2,440.00	DEPOSIT
12/06	8,250.66	DEPOSIT
12/06	59,614.17	FUNDS TRANSFER (ADVICE 011206024732) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS RFB = 120601 011 00469 OBI = WT 12/06/01 REF = 120601 011 00469 02:57PM
12/07	4,313.25	DEPOSIT
12/07	7,237.00	DEPOSIT
12/07	8,387.75	DEPOSIT
12/10	6,476.00	DEPOSIT
12/10	8,425.00	DEPOSIT
12/10	11,215.00	DEPOSIT
12/11	1,000.00	DEPOSIT CORRECTIONS CREDIT

Deposits and Other Credits continued on next page.

## Deposits and Other Credits *continued*

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/11	2,456.00	COUNTER DEPOSIT
12/11	8,225.00	DEPOSIT
12/11	9,797.00	DEPOSIT
12/12	4,108.75	COUNTER DEPOSIT
12/13	1,168.90	FUNDS TRANSFER (ADVICE 011213033080) RCVD FROM DEVON BANK / ORG = AISHA COMMUNICATION RFB = 7 OBI = REF = 7 12/13/01 04:52PM
12/13	7,163.00	COUNTER DEPOSIT
12/13	10,000.00	FUNDS TRANSFER (ADVICE 011213029773) RCVD FROM BANCORPSOUTH BANK/ ORG = JOHNNY R WOODRUFF DBA RFB = 20011213141234AB OBI = REF = 20011213141234AB 12/13/01 04:18PM
12/13	11,293.20	COUNTER DEPOSIT
12/14	6,595.00	DEPOSIT
12/14	30,468.00	FUNDS TRANSFER (ADVICE 011214012585) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS CORP RFB = 121401 016 00550 OBI = W/T 101801 REF = 121401 016 00550 12/14/01 04:58PM
12/17	4,711.50	DEPOSIT
12/17	8,368.00	DEPOSIT
12/17	8,400.00	DEPOSIT
12/17	8,425.00	DEPOSIT
12/17	8,717.00	DEPOSIT
12/17	15,285.00	DEPOSIT
12/18	746.00	DEPOSIT
12/19	5,887.00	DEPOSIT
12/20	7,821.00	DEPOSIT
12/21	9,061.00	DEPOSIT
12/24	8,520.00	DEPOSIT
12/24	12,694.00	DEPOSIT
12/26	11,126.65	DEPOSIT
12/27	14,833.25	DEPOSIT
12/28	4,838.00	DEPOSIT
12/28	10,754.50	DEPOSIT

*Deposits and Other Credits continued on next page.*





# Custom Business Checking

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## Deposits and Other Credits *continued*

Date	Amount	Description
12/28	32,573.00	FUNDS TRANSFER (ADVICE 011228019515) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMER COMMUNICATIONS RFB = 122801 005 00307 OBI = W/T 12/27 INV 1299 I REF = 122801 005 00307 12/28/01 12:40PM
12/31	10,042.50	DEPOSIT
12/31	11,441.20	DEPOSIT
12/31	11,991.00	DEPOSIT
<b>Total</b>	<b>\$491,049.94</b>	

## Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1058	3,000.00	12/03	1076	8,636.50	12/11	1088	5,000.00	12/19
1060*	5,000.00	12/05	1077	5,000.00	12/12	1089	5,000.00	12/19
1062*	2,000.00	12/03	1078	5,000.00	12/14	1090	5,000.00	12/21
1068*	5,000.00	12/04	1079	5,000.00	12/12	1092*	200.00	12/21
1069	5,000.00	12/07	1080	55,000.00	12/14	1093	200.00	12/24
1070	38,543.61	12/04	1082*	15,000.00	12/19	1094	40,517.82	12/21
1071	10,000.00	12/07	1083	9,000.00	12/17	1095	55,125.08	12/26
1072	41,019.57	12/07	1084	6,000.00	12/18	1096	59,214.13	12/28
1073	1,200.00	12/11	1085	9,500.00	12/17	1097	1,500.00	12/28
1074	1,200.00	12/10	1086	5,500.00	12/18	1099*	1,500.00	12/28
1075	1,200.00	12/12	1087	58,832.01	12/18	<b>Total</b>	<b>\$468,888.72</b>	

\* Indicates a break in check number sequence

## Other Withdrawals and Service Fees

Date	Amount	Description
12/10	9,309.00	DEPOSITED ITEM RETURNED ADV # 161850
12/11	98.75	COMMERCIAL SERVICE CHARGES FOR NOVEMBER 2001
12/13	20.00	DEPOSIT CORRECTIONS DEBIT
12/17	450.00	DEPOSIT CORRECTIONS DEBIT
12/19	3,440.00	DEPOSITED ITEM RETURNED ADV # 221235
<b>Total</b>	<b>\$13,317.75</b>	

## Daily Balance Summary

Dates	Amount	Dates	Amount	Dates	Amount
12/03	224,881.89	12/05	208,610.13	12/07	242,833.39
12/04	191,644.63	12/06	278,914.96	12/10	258,440.39

Daily Balance Summary continued on next page



# Custom Business Checking

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## Daily Balance Summary *continued*

<u>Dates</u>	<u>Amount</u>	<u>Dates</u>	<u>Amount</u>	<u>Dates</u>	<u>Amount</u>
12/11	269,983.14	12/18	234,930.48	12/26	160,557.23
12/12	262,891.89	12/19	212,377.48	12/27	175,390.48
12/13	292,496.99	12/20	220,198.48	12/28	161,341.85
12/14	269,559.99	12/21	183,541.66	12/31	194,816.55
12/17	304,516.49	12/24	204,555.66		





# Custom Business Checking

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UNIVERSAL CARRIERS INC  
11077 BISCAYNE BLVD STE 304  
MIAMI FL 33161

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November

## Custom Business Checking

11/01/2001 thru 11/30/2001

Account number: 2000013772938  
Account holder(s): UNIVERSAL CARRIERS INC

Taxpayer ID Number: 651106771

### Account Summary

Opening balance 11/01	\$200,058.01
Deposits and other credits	473,941.12 +
Checks	483,816.80 -
Other withdrawals and service fees	4,209.25 -
Closing balance 11/30	\$185,973.08

### Deposits and Other Credits

Date	Amount	Description
11/01	3,487.00	DEPOSIT
11/01	4,218.35	DEPOSIT
11/01	15,278.00	FUNDS TRANSFER (ADVICE 011101009929) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS INC RFB = WT11-01-01 OBI = REF = 110101 004 00179 01:29PM
11/02	6,870.50	DEPOSIT
11/02	9,338.00	FUNDS TRANSFER (ADVICE 011102033820) RCVD FROM WELLS FARGO BANK, /CALIFORNIA NORTH ORG = PREMIER PREPAID MARKETING LLC RFB = FW00950306896453 OBI = 805 REF = 011102040970 04:49PM
11/02	12,078.00	DEPOSIT
11/05	8,986.50	DEPOSIT
11/05	13,348.54	DEPOSIT
11/06	771.00	DEPOSIT
11/06	6,392.00	DEPOSIT
11/07	8,332.00	DEPOSIT
11/08	893.00	FUNDS TRANSFER (ADVICE 011108017228) RCVD FROM FRANKLIN BANK, NA/ ORG = ACTION LINE / 383246585 RFB = 0000050008104 OBI = REF = 0000050008104 01:01PM
11/08	5,612.90	DEPOSIT
11/08	5,730.75	DEPOSIT
11/08	8,178.20	DEPOSIT

Deposits and Other Credits continued on next page.

## Deposits and Other Credits *continued*

Date	Amount	Description
11/09	8,810.50	DEPOSIT
11/09	11,484.00	DEPOSIT
11/09	15,443.28	DEPOSIT
11/09	30,468.00	FUNDS TRANSFER (ADVICE 011109009957) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS RFB = 110901 004 00132 OBI = W/T 110801 REF = 110901 004 00132 11:00AM
11/13	8,678.75	DEPOSIT
11/13	11,338.00	DEPOSIT
11/13	11,620.00	DEPOSIT
11/14	1,853.00	DEPOSIT
11/14	3,461.50	DEPOSIT
11/15	1,238.00	DEPOSIT
11/15	13,909.00	DEPOSIT
11/16	3,470.50	DEPOSIT
11/16	8,140.00	DEPOSIT
11/16	10,000.00	FUNDS TRANSFER (ADVICE 011116028018) RCVD FROM BANCORPSOUTH BANK/ ORG = JOHNNY R WOODRUFF DBA RFB = 20011116140600AB OBI = REF = 20011116140600AB 03:48PM
11/16	14,079.10	DEPOSIT
11/16	50,000.00	FUNDS TRANSFER (ADVICE 011116008546) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = BRANDY BUFFORD RFB = 111601 004 00096 OBI = WT 111601 REF = 111601 004 00096 10:29AM
11/19	3,350.66	DEPOSIT
11/19	7,547.00	DEPOSIT
11/20	11,324.50	DEPOSIT
11/21	6,932.00	DEPOSIT
11/21	9,620.00	DEPOSIT
11/23	4,078.00	DEPOSIT
11/23	4,494.75	DEPOSIT
11/23	8,336.00	DEPOSIT
11/23	8,622.50	DEPOSIT
11/26	6,060.66	DEPOSIT
11/26	6,345.00	DEPOSIT
11/26	7,512.75	DEPOSIT
11/27	3,632.00	DEPOSIT
11/27	5,374.00	DEPOSIT

*Deposits and Other Credits continued on next page.*



# Custom Business Checking

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## Deposits and Other Credits *continued*

Date	Amount	Description
11/27	6,641.50	FUNDS TRANSFER (ADVICE 011127024391) RCVD FROM SOUTHWEST GEORGIA/ ORG = GLOBAL COMMUNICATIONS RFB = 3                    OBI = REF = 3                    02:48PM
11/27	8,259.00	DEPOSIT
11/27	9,300.00	DEPOSIT
11/28	10,923.00	DEPOSIT
11/28	12,518.43	DEPOSIT
11/30	3,135.00	DEPOSIT
11/30	6,328.50	DEPOSIT
11/30	10,097.50	DEPOSIT
<b>Total</b>	<b>\$473,941.12</b>	

## Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1048	50,000.00	11/02	1054	2,000.00	11/16	1063*	2,000.00	11/27
1049	57,000.00	11/07	1055	2,000.00	11/21	1064	2,000.00	11/28
1050	8,000.00	11/09	1056	45,363.19	11/16	1065	67,502.33	11/27
1051	50,000.00	11/09	1057	76,339.13	11/26	1066	5,000.00	11/28
1052	60,324.89	11/13	1059*	8,000.00	11/26	1067	43,287.26	11/30
1053	2,000.00	11/15	1061*	3,000.00	11/28	<b>Total</b>	<b>\$483,816.80</b>	

\* Indicates a break in check number sequence

## Other Withdrawals and Service Fees

Date	Amount	Description
11/05	893.00	DEPOSITED ITEM RETURNED ADV # 814700
11/08	326.00	DEPOSITED ITEM RETURNED ADV # 844662
11/09	170.25	COMMERCIAL SERVICE CHARGES FOR OCTOBER 2001
11/19	660.00	DEPOSITED ITEM RETURNED ADV # 905090
11/26	2,160.00	DEPOSITED ITEM RETURNED ADV # 950358
<b>Total</b>	<b>\$4,209.25</b>	

## Daily Balance Summary

<i>Dates</i>	<i>Amount</i>	<i>Dates</i>	<i>Amount</i>	<i>Dates</i>	<i>Amount</i>
11/01	223,041.36	11/13	180,701.14	11/23	299,134.46
11/02	201,327.86	11/14	186,015.64	11/26	232,553.74
11/05	222,769.90	11/15	199,162.64	11/27	196,257.91
11/06	229,932.90	11/16	237,489.05	11/28	209,699.34
11/07	181,264.90	11/19	247,726.71	11/30	185,973.08
11/08	201,353.75	11/20	259,051.21		
11/09	209,389.28	11/21	273,603.21		

MAXIMIZE YOUR BUSINESS TOOLS & RESOURCES. TAKE ADVANTAGE OF ALL THE FREE & DISCOUNTED SERVICES IN YOUR CUSTOM BUSINESS PACKAGE. GET A MONEY MARKET, BUSINESS CREDIT CARD, ONLINE BANKING & MORE WITH NO MONTHLY SERVICE FEES-EVEN PERSONAL CHECKING FOR THE OWNERS WITH NO MONTHLY SERVICE FEE FOR 1 YR. CALL 1-800-566-3862.



# Custom Business Checking

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## Customer Service Information

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

Phone number

Address

Business Checking, CheckCard & Loan Accounts  
Commercial Checking & Loan Accounts  
TDD (For the Hearing Impaired)

1-800-566-3862  
1-800-222-3862  
1-800-388-2234

FIRST UNION NATIONAL BANK  
P.O. BOX 2870  
JACKSONVILLE FL 32231

### To Balance Your Account

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

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 1-800-222-3862 or write to us at FIRST UNION, POST OFFICE BOX 563966, CHARLOTTE NC 28256-3966, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error. You will have use of the money during the time it takes us to complete our investigation.



**Custom Business Checking**

01      2000013772938 036 140      12 44      96,437      \_\_\_\_\_

UNIVERSAL CARRIERS INC  
 11077 BISCAYNE BLVD STE 304      CB  
 MIAMI FL 33161

*October 1*

**Custom Business Checking**

9/29/2001 thru 10/31/2001

Account number: 2000013772938  
 Account holder(s): UNIVERSAL CARRIERS INC

Taxpayer ID Number: 651106771

**Account Summary**

Opening balance 9/29	\$133,741.95
Deposits and other credits	580,938.29 +
Checks	507,751.23 -
Other withdrawals and service fees	6,871.00 -
Closing balance 10/31	\$200,058.01

**Deposits and Other Credits**

Date	Amount	Description
10/01	1,050.90	FUNDS TRANSFER (ADVICE 011001039328) RCVD FROM UNIVERSITY OF KEN/ ORG = EMPIRE COMMUNICATIONS RFB =                      OBI = REF =                      03:48PM
10/01	3,155.50	DEPOSIT
10/01	8,328.50	DEPOSIT
10/01	8,898.25	DEPOSIT
10/02	4,966.00	DEPOSIT
10/03	6,534.40	DEPOSIT
10/03	10,596.00	DEPOSIT
10/04	1,427.50	DEPOSIT
10/05	2,514.25	DEPOSIT
10/05	7,779.00	FUNDS TRANSFER (ADVICE 011005034565) RCVD FROM WELLS FARGO BANK,/CALIFORNIA NORTH ORG = PREMIER PREPAID MARKETING LLC RFB = FW00950278405452 OBI = REFERENCE: 592-641- REF = 011005044421                      05:35PM
10/05	11,036.00	DEPOSIT
10/05	11,377.00	DEPOSIT
10/09	685.10	FUNDS TRANSFER (ADVICE 011009031206) RCVD FROM UNIVERSITY OF KEN/ ORG = EMPIRE COMMUNICATIONS RFB =                      OBI = REF =                      02:39PM
10/09	7,376.00	DEPOSIT
10/09	7,935.75	DEPOSIT

Deposits and Other Credits continued on next page.



# Custom Business Checking

02

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96,438

## Deposits and Other Credits *continued*

Date	Amount	Description
10/09	8,045.00	DEPOSIT
10/09	8,432.00	DEPOSIT
10/09	9,677.00	DEPOSIT
10/09	14,370.00	DEPOSIT
10/09	38,820.53	FUNDS TRANSFER (ADVICE 011009036016) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS CORP RFB = WT100901-1 OBI = REF = 100901 010 00597 03:54PM
10/10	13,658.00	DEPOSIT
10/11	1,122.00	FUNDS TRANSFER (ADVICE 011011024561) RCVD FROM WELLS FARGO BANK,/WFB NORTHWEST N. ORG = JOHN R KRAUSS RFB = FW05864284694172 OBI = REF = 011011026760 02:34PM
10/11	10,561.80	DEPOSIT
10/12	5,072.50	FUNDS TRANSFER (ADVICE 011012023871) RCVD FROM SOUTHWEST GEORGIA/ ORG = GLOBAL COMMUNICATIONS RFB = 6 OBI = REF = 6 02:24PM
10/12	6,705.00	DEPOSIT
10/12	9,591.00	DEPOSIT
10/12	28,752.00	DEPOSIT
10/15	2,945.00	DEPOSIT
10/15	6,361.00	DEPOSIT
10/15	6,563.00	DEPOSIT
10/15	10,000.00	FUNDS TRANSFER (ADVICE 011015032426) RCVD FROM BANCORPSOUTH BANK/ ORG = JOHNNY R WOODRUFF DBA RFB = 20011015140708AB OBI = REF = 20011015140708AB 04:01PM
10/16	6,812.00	DEPOSIT
10/16	11,137.05	DEPOSIT
10/16	13,950.00	FUNDS TRANSFER (ADVICE 011016028085) RCVD FROM WELLS FARGO BANK,/CALIFORNIA NORTH ORG = PREMIER PREPAID MARKETING LLC RFB = FW00950289431982 OBI = RE: 666-680-706-716- REF = 011016035671 04:15PM
10/17	1,255.50	FUNDS TRANSFER (ADVICE 011017003600) RCVD FROM UNIVERSITY OF KEN/ ORG = EMPIRE COMMUNICATIONS RFB = OBI = REF = 08:47AM
10/17	1,629.00	DEPOSIT
10/18	1,117.10	DEPOSIT
10/18	6,299.79	DEPOSIT

Deposits and Other Credits continued on next page.



# Custom Business Checking

03

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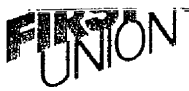
96,439

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## Deposits and Other Credits *continued*

Date	Amount	Description
10/19	5,239.00	DEPOSIT
10/19	8,148.70	DEPOSIT
10/19	78,652.92	FUNDS TRANSFER (ADVICE 011019020669) RCVD FROM THE BANKERS BANK /COMMUNITY BANK O ORG = AMERICAN COMMUNICATIONS INC RFB = WT101801 OBI = REF = 101901 010 00431 01:53PM
10/22	7,966.50	DEPOSIT
10/22	8,065.00	DEPOSIT
10/22	8,720.00	DEPOSIT
10/23	623.00	FUNDS TRANSFER (ADVICE 011023008926) RCVD FROM UNIVERSITY OF KEN/ ORG = EMPIRE COMMUNICATIONS RFB = OBI = REF = 10:49AM
10/23	2,585.00	DEPOSIT
10/23	3,200.00	DEPOSIT
10/23	8,393.00	DEPOSIT
10/24	2,108.75	DEPOSIT
10/24	6,988.00	DEPOSIT
10/24	9,009.00	DEPOSIT
10/25	8,433.00	DEPOSIT
10/25	8,696.00	DEPOSIT
10/25	10,709.00	DEPOSIT
10/26	3,853.00	DEPOSIT
10/26	7,840.00	DEPOSIT
10/29	5,790.00	DEPOSIT
10/29	9,300.00	FUNDS TRANSFER (ADVICE 011029032368) RCVD FROM WELLS FARGO BANK,/CALIFORNIA NORTH ORG = PREMIER PREPAID MARKETING LLC RFB = FW00950302473233 OBI = REF = 011029042299 04:29PM
10/29	17,288.00	DEPOSIT
10/30	1,422.90	FUNDS TRANSFER (ADVICE 011030004685) RCVD FROM UNIVERSITY OF KEN/ ORG = EMPIRE COMMUNICATIONS RFB = OBI = REF = 09:02AM
10/30	1,927.60	DEPOSIT
10/30	6,062.00	DEPOSIT

Deposits and Other Credits continued on next page.



# Custom Business Checking

04

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## Deposits and Other Credits *continued*

Date	Amount	Description
10/30	6,412.00	DEPOSIT
10/30	9,798.50	DEPOSIT
10/30	14,188.00	DEPOSIT
10/31	2,983.00	DEPOSIT
<b>Total</b>	<b>\$580,938.29</b>	

## Checks

Number	Amount	Date	Number	Amount	Date	Number	Amount	Date
1037	79,812.06	10/03	1041	8,000.00	10/19	1045	41,000.00	10/26
1038	93,610.95	10/10	1042	2,000.00	10/22	1046	64,435.79	10/30
1039	97,314.26	10/17	1043	10,000.00	10/29	1047	8,000.00	10/31
1040	3,500.00	10/19	1044	100,078.17	10/23	<b>Total</b>	<b>\$507,751.23</b>	

## Other Withdrawals and Service Fees

Date	Amount	Description
10/01	6,037.00	DEPOSITED ITEM RETURNED ADV # 569213
10/03	332.00	DEPOSITED ITEM RETURNED ADV # 582716
10/10	132.00	COMMERCIAL SERVICE CHARGES FOR SEPTEMBER 2001
10/29	370.00	DEPOSIT CORRECTIONS DEBIT
<b>Total</b>	<b>\$6,871.00</b>	

## Daily Balance Summary

Dates	Amount	Dates	Amount	Dates	Amount
10/01	149,138.10	10/12	202,284.92	10/24	209,160.80
10/02	154,104.10	10/15	228,153.92	10/25	236,998.80
10/03	91,090.44	10/16	260,052.97	10/26	207,691.80
10/04	92,517.94	10/17	165,623.21	10/29	229,699.80
10/05	125,224.19	10/18	173,040.10	10/30	205,075.01
10/09	220,565.57	10/19	253,580.72	10/31	200,058.01
10/10	140,480.62	10/22	276,332.22		
10/11	152,164.42	10/23	191,055.05		

PROTECT YOUR TWO BIGGEST INVESTMENTS - YOUR BUSINESS AND YOUR TOP EXEC'S - WITH INSURANCE YOU CAN COUNT ON. THROUGH AFFILIATIONS WITH RESPECTED INSURANCE CARRIERS, WE OFFER WORKMEN'S COMP, BUSINESS AUTO, PROPERTY AND CASUALTY, EVEN LIFE INSURANCE PLANS FOR YOU AND YOUR KEY EXECUTIVES. CALL 1-800-566-3862, OPTION 4.

