

**Harbor**  
Communications

ORIGINAL

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

February 19, 2002

Dear Sir:

020158-TI

Enclosed is an Application for Authority to Provide Interexchange Telecommunications Service Between Points Within the State of Florida for Harbor Communications, LLC. Also enclosed are Harbor's Financial Information, Local Services Price List, resumes' of key personnel, and the Application Fee of \$250.00.

For reference, Harbor Communications is simultaneously submitting an Application for Authority to Provide Alternative Local Exchange Service Within the State of Florida.

The primary contact for Harbor Communications, LLC for all matters relating to this application is:

Jerry Cherne, Director of Regulatory & Client Relations  
Telephone: 251.662.1518  
Fax: 251.662.1534  
Email: [jcherne@harbortel.com](mailto:jcherne@harbortel.com).

For clarification purposes regarding the enclosed resumes' the following information is provided:

Alan Ellison is President of Harbor Communications, LLC. As such I am ultimately responsible for all aspects of our entire operation.

Jerry Cherne is Director of Regulatory & Client Relations. Besides Regulatory he is also responsible for provisioning and customer service.

Ed Forbess is our Director of Engineering. Although initially Harbor will resell BellSouth services, we do anticipate becoming facilities based and Ed will manage this aspect of our operations as well as being involved on the technical side of trouble resolution.

DOCUMENT NUMBER - DATE

02127 FEB 22 2002

FPSC-COMMISSION CLERK

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

Initials of person who forwarded check:

*JM*

02 FEB 22 AM 9:34

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# *Harbor*

## *Communications*

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Mark Baggs is the Director of Information Systems. As such he is responsible for our operational support system including billing and electronic interfaces with our vendors.

In addition to the above personnel, our parent company, RTDMT has an on staff attorney, Joey Jones and a CPA, Jerry Talbert. These individuals provide support as needed.

If I can be of further assistance, please contact me at 251.662.1501. As a team, I want to provide assurance that Harbor Communications will abide by and work closely with the Commission in all and any matters.

Sincerely,

Alan D. Ellison

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

**DIVISION OF REGULATORY OVERSIGHT**  
**CERTIFICATION SECTION**

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

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Instructions

- ◆ This form is used as an application for an original certificate and for approval of assignment or transfer of an existing certificate. In the case of an assignment or transfer, the information provided shall be for the assignee or transferee (See Page 16).
- ◆ Print or Type all responses to each item requested in the application and appendices. If an item is not applicable, please explain why.
- ◆ Use a separate sheet for each answer which will not fit the allotted space.
- ◆ Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of **\$250.00** to:

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

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

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

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

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

- Original certificate** (new company).
- Approval of transfer of existing certificate:** Example, a non-certificated company purchases an existing company and desires to retain the original certificate of authority.
- Approval of assignment of existing certificate:** Example, a certificated company purchases an existing company and desires to retain the certificate of authority of that company.
- Approval of transfer of control:** Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of company:

HARBOR COMMUNICATIONS, LLC

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

HARBOR COMMUNICATIONS, LLC

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

HARBOR COMMUNICATIONS, LLC

618 AZALEA ROAD

MOBILE, AL 36609

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

NONE (OFFICE WILL BE ESTABLISHED AT A LATER DATE IN PENSACOLA) 6.

Select type of business your company will be conducting  $\sqrt$  (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
- Foreign Corporation
- General Partnership
- Other LIMITED LIABILITY COMPANY (LLC)
- Corporation
- Foreign Partnership
- Limited Partnership

8. **If individual**, provide:

Name: N/A  
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:**  
N/A

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

(a) **The Florida Secretary of State Corporate Registration number:**  
102000000305

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:**  
N/A

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

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

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

Name:   N/A  

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:   N/A  

15. Provide **F.E.I. Number** (if applicable):   63-1288255  

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:   N/A  

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

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

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

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

(c) How is this information provided?

N/A

17. Who will receive the bills for your service?

- Residential Customers                       Business Customers  
 PATs providers                                       PATs station end-users  
 Hotels & motels     Hotel & motel guests  
 Universities                                       Universities dormitory residents  
 Other: (specify) \_\_\_\_\_.

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

(a) The application:

Name: JERRY CHERNE

Title: DIRECTOR OF REGULATORY + CLIENT RELATIONS

Address: 618 AZALEA ROAD

City/State/Zip: MOBILE, AL 36609

Telephone No.: 251-602-6681 Fax No.: 251-602-5778

Internet E-Mail Address: JCHERNE@HARBORTEL.COM

Internet Website Address: HARBORCOM.COM (UNDER CONSTRUCTION)



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

Name: JERRY CHERNE

Title: DIRECTOR OF REGULATORY & CLIENT RELATIONS

Address: 618 AZALEA Rd.

City/State/Zip: MOBILE, AL 36609

Telephone No.: 251-602-6681 Fax No.: 251-602-5778

Internet E-Mail Address: JCHERNE@HARBORTEL.COM

Internet Website Address: HARBORCOM.COM (UNDER CONSTRUCTION)

(c) Complaints/Inquiries from customers:

Name: JERRY CHERNE

Title: DIRECTOR OF REGULATORY & CLIENT RELATIONS

Address: 618 AZALEA Rd.

City/State/Zip: MOBILE, AL 36609

Telephone No.: 251-602-6681 Fax No.: 251-602-5778

Internet E-Mail Address: JCHERNE@HARBORTEL.COM

Internet Website Address: HARBORCOM.COM (UNDER CONSTRUCTION)

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.

ALABAMA

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

NONE

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

NONE

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

NONE

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

NONE

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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.

N/A  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

ALAN ELLIS IN, PRESIDENT OF HARBOR COMMUNICATIONS, LLC WAS FORMERLY A VICE PRESIDENT WITH AT&T INTEGRATED COMMUNICATIONS WHO FILED BANKRUPTCY IN APRIL 2001. AT THAT TIME, VIRTUALLY ALL EMPLOYEES WERE LET GO, INCLUDING THIS INDIVIDUAL. HE WAS V/P OF ENGINEERING.

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

1. **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: *ATTACHED*

**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.** *ATTACHED*

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.


**THIS PAGE MUST BE COMPLETED AND SIGNED**

**APPLICANT ACKNOWLEDGMENT STATEMENT**

- 1. REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of 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:**

ALAN D. ELLISON  
Print Name

  
Signature

PRESIDENT, HARBOR COMMUNICATIONS, LLC  
Title

FEB. 7, 2002  
Date

251-662-1501  
Telephone No.

Fax No.

251-602-5778

Address:

HARBOR COMMUNICATIONS, LLC  
618 AZALEA ROAD  
MOBILE, AL 36689

**THIS PAGE MUST BE COMPLETED AND SIGNED**

**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:**

ALAN D. ELLISON  
Print Name

  
Signature

PRESIDENT, HARBOR COMMUNICATIONS, LLC  
Title

FEB 7, 2002  
Date

251-662-1501  
Telephone No.

251-602-5778  
Fax No.

Address: HARBOR COMMUNICATIONS, LLC  
618 AZALEA ROAD  
MOBILE, AL 36609




**THIS PAGE MUST BE COMPLETED AND SIGNED**

**AFFIDAVIT**

By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide 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:**

<u>ALAN D. ELLISON</u>	
<b>Print Name</b>	<b>Signature</b>
<u>PRESIDENT</u>	<u>FEB 7, 2002</u>
<b>Title</b>	<b>Date</b>
<u>251-662-1501</u>	<u>251-602-5778</u>
<b>Telephone No.</b>	<b>Fax No.</b>
<b>Address:</b>	<u>HORROR COMMUNICATIONS, LLC</u>
	<u>618 AZALEA BLVD</u>
	<u>MOBILE, AL 36609</u>

**CURRENT FLORIDA INTRASTATE SERVICES**

Applicant **has** ( ) or **has not** (X) 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?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_

UTILITY OFFICIAL:

ALAN D. ELLISON

**Print Name**



**Signature**

PRESIDENT

**Title**

FEB 7, 2002

**Date**

251-662-1501

**Telephone No.**

251-602-5778

**Fax No.**

**Address:**

HARBOR COMMUNICATIONS, LLC  
618 AZALEA ROAD  
MOBILE, AL 36609  
\_\_\_\_\_

**CERTIFICATE TRANSFER, OR ASSIGNMENT STATEMENT**

***Alan D. Ellison***

19194 Fairfax Drive  
Fairhope, AL 36532  
(C) 334.510.1139 (H) 334.928.1501  
Email: aellison@x-ergy.net

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**Summary:**

Having spent more than a decade serving educational and business needs through the application of technology, I have developed a set of skills best applied to the management of limited resources. My experience managing resources in the area of personnel, investment capital, and time constraints has offered me an opportunity to develop skills that are applicable to various industries and projects.

**Professional Experience:**

**Senior Vice President – Network Services, 1998 to 2001**

Actel Integrated Communications, Inc. Mobile, AL

A Competitive Local Exchange Carrier (CLEC) offering local telephone service, long distance service and high speed Internet access to business customers across three states.

**Responsible for:**

Information Systems Management, Network Engineering, Network Operations, Installation & Maintenance, and the Physical Plant Development

- Responsible for the execution of the company's deployment strategy
- Managed the Network Services budget to within a one percent variance
- Recruited, hired and managed an organization of 42 engineers, programmers and technical professionals
- Managed the deployment of the company's network including site construction, material procurement and contract management and budget performance
- Successfully constructed eight telephone and data switching facilities across three states in a twelve month period at a cost of \$35 million
- Managed the development of the company's Operational Support Systems which supported the processing of customer and company data
- Directed the project management activities of Andersen Consulting's delivery of \$10 million Operational Support Systems platform
- Directed the design and deployment of the company's Network Operations Center (NOC)
- Managed the development of Statements of Work (SOW's) for all contractual services
- Directed the development and implementation of Standard Operating Procedures (SOP's) for network management, capacity management, trouble resolution and overall network operations
- Executed the role as technology expert to secure \$75 million in equity investment from Deutsche Bank Capital Investors and Sandler Capital Management
- Directly supported the sales & marketing organizations with respect to product development and pricing

**Account Executive – Advanced Data Services, 1997 to 1998**

e.spire Communications, Inc.

An Integrated Communications Provider headquartered in Annapolis Junction, Maryland that operates fiber networks and voice switches on a national basis.

- Lead account executive for data communications products including ATM, Frame Relay, IP
- Lead account executive for data communications hardware by providing technical expertise, network design and troubleshooting services for three sales offices
- Designed and sold data service products to medium and large enterprises consisting of ATM, Frame Relay and IP
- Provided high-level guidance in a variety of areas related to technology

**Director of Management Information Systems, 1989 - 1997**

Jefferson Davis Community College

A state funded two-year college offering educational opportunities focusing on business and telecommunications. The college is home to the Center for Telecommunications Technology, which delivers emerging technology solutions to businesses within the state of Alabama.

- Managed information flow between the college's information systems users and application developers.
- Directed the activities of technical and non-technical employees in the information systems department
- Designed and implemented accounting and student information systems written in COBOL and RPG in an AS/400 environment
- Developed a student tracking and retention system based on IBM AS/400 and Unix platforms
- Built and managed the college's information systems department which was recognized repeatedly by the Alabama Department of Postsecondary Education for its timeliness and accuracy in the submission of data
- Served two years on the Department's Data Management Advisory Committee
- Served three successive terms as president of a software users group for Alabama community colleges
- Managed the College's federal Title III Grant program which funded projects focusing on the application of technology in the areas of student retention and development
- Managed the Center for Telecommunications Technology's video conferencing network by providing design, implementation and technical expertise
- The system is now in use at multiple colleges and universities throughout Alabama including Auburn University, the University of Alabama, and the University of South Alabama

**Education:**

University of West Florida  
Masters in Business Administration

Auburn University  
B.S., Business Administration

**Jerome (Jerry) Cherne**  
52 Caisson Trace  
Spanish Fort, Alabama 36527  
Home 334-621-0559 Cell 334-510-7121

**Work Experience:**

1998 to 2001 Actel Integrated Communications

**Vice President of Carrier Services**

Managed the following departments: Long Distance Product Development, Tariffs and Rate Administration, Network Audit, Network Analysis, Access Billing (CABS), Regulatory Reporting, and Carrier Relations. Responsibilities included: network contracts/negotiations, network vendor selection, vendor implementation process, interconnect analysis, CARE implementation, cost analysis for product delivery, long distance product development/implementation, vendor relations, tariff process, facility order approval, invoice audit, and other assorted duties which sometimes included network provisioning, quality control, coordination of large installations, and major trouble resolution coordination.

Significant achievements included:

- Vendor disputes of over \$1million during 2000 with a 92% success rate.
- Reduction in Cost of Goods Sold by transitioning from special access to UNE's and began transition from resale to UNE-P.
- Reduction of 15% in network cost by renegotiating contracts and moving services among vendors.
- Implemented own CIC and FGD trunking resulting in 40% long distance savings.
- Local service, long distance service and/or access tariff/certification approval in 18 states.
- Quality control resulting in provisioning changes, which lead to fewer errors, increased revenue and faster installation intervals.
- Proven ability to select the right people for the right job, coordinate their activities, train, motivate, and manage them to success.

1995 to 1998 Touch 1 Communications

**Director in Operations and Regulatory Affairs**

- Implemented and managed network audit/analysis procedures resulting in annual savings of several million dollars while increasing network efficiency.
- Effectively managed and increased efficiency of Network Audit and Analysis, Regulatory Affairs and Network Management teams by establishing goals, internal training and recognizing individual strengths.
- Responsible for analysis, selection and negotiation of vendor contracts.
- Managed complete regulatory and call rate process including maintenance of FCC and 48 state tariffs, competitor monitoring, and ensured compliance with federal and state regulations.
- Negotiated settlement with consumers during complaint process while protecting company against further action. Worked with attorneys and consumer advocate agencies to litigate consumer complaints. Maintained and improved relationships with Public Service Commissions.

**Manager of Customer Relations**

- Established new call center to contact customers, evaluate customer products, and improve customer retention. Retention rate improved significantly.
- Supervised a staff of 45 employees. This included interviewing, hiring, training, performance monitoring, coaching, goal setting, and disciplinary actions.

1993 to 1995                      Gulf Long Distance/Gulf Telephone

**Product Manager**

- Monitored and evaluated products focussing on marketability and profitability.
- Created operator services line of products that exceeded sales projections by 40% and revenue projections by 60%.
- Developed operator services tariff for four states and the FCC.
- Trained sales and support personnel on new products. Delivered presentations for large prospects.

**Sales Manager**

- Established new sales office in Pensacola, Florida. Hired and trained sales and support personnel.
- Achieved nine-month sales goal in six months. Consistently surpassed sales goals while maintaining the stature of the top sales office in the company. Promoted to regional sales manager.

1991 to 1993                      MCI/Telecom\*USA

**Technical Service Consultant**

- Trained sales and support personnel in new products and basic telephony.
- Assisted sales personnel in preparation and presentation of customer proposals. Coordinated circuit installation and customer support for major accounts. Recognized for achieving and maintaining retention level that ranked in the top 10% within MCI.

1989 to 1991                      Long Distance Systems, Inc.

**Operations Manager**

Responsibilities included management and supervision of switch maintenance, provisioning, billing, customer service, vendor contract negotiations, network inventory, invoice audit, accounts payable, collections, product development, and general administration.

1977 to 1988                      United States Government

**Telecommunications Manager**

- Supervised and coordinated the activities of more than 100 employees.
- Total responsibility for all telephone related activities including planing, operations and administration for nine military installations.
- Responsibilities included all inside and outside plant operations including nine PBX's and one tandem switch, telephone installation and maintenance for over 11,000 subscribers, cable repair and installation, switchboard operations, customer service, provisioning, record keeping, billing, equipment, contracts, vendor relations, network planing, general administration, and budget forecasting/compliance.
- Supervised and lead negotiations resulting in executed contracts for four PBX's, one tandem switch and numerous cable projects.
- Responsible for decreasing budget while substantially increasing subscriber services. For these efforts received highest award from the Secretary of the Navy and Commandant of the Marine Corps.

**Instructor**

- Four years as telecommunications instructor. Received several achievement awards

Education

Associates Degree Central Texas University. Other credits from University of Maryland. Numerous other courses and schools dealing with telecommunications, leadership and management.

## **Ed Forbess**

128 D'Estrehan Road  
Fairhope, Al,36532  
601-853-2653  
edforbess@cs.com

### **2001 – Present**

#### **Consulting**

Currently consulting for Airband, a wireless internet provider based in Dallas with services in Dallas, Houston, Harbor, Chicago and Washington DC. I have been tasked with a nationwide network RFP, NOC development to include processes and procedures, skills training for NMS and Trouble Management platform development. I am reporting directly to the VP and COO of Operations and have a NOC staff of 12 reporting to me maintaining a 7 x 24 operations center.

### **1999 – 2001**

#### **SR Director Network Services**

**Extensive corporate telecommunications experience has allowed me to soundly contribute to the rapid growth required in today's Telecommunication arena and with Actel Communication. Actel Corporate is located in Mobile Al. and was up and operational in 8 markets offering Voice and Data services.**

I joined Actel Communications (ISP) in the Fall of 1999 with responsibility for Network / Switch Engineering, Operation I&M as well as the Deployment and expansion of an addition 5 cities into the Actel existing network. Supported a 7 x 24 NOC, which accommodates NMS, Network Provisioning and Data Support Services. Have successfully work through Network Deployment requirements and have created a team consisting of Lucent, Cisco and Actels own Engineering group for the rapid deployment / expansion process.

- I have worked with Bell South and developed working process for Operations and Provisioning of services for day to day product delivery for Actel.
- Engineered and managed the Collocation of Actel access equipment into over 30 Bell offices
- Engineered, designed and constructed a state of the art NOC for Trouble management, Voice and Data network support to include staffing and NMS
- Worked closely with Sales to define and develop a presale support TSE staff (Technical Sales Engineers) to support Sales training and provisioning processes.
- Worked with Engineers to develop methods for tracking expansion management for Capacity for local and backbone networks.
- I worked closely with Sales and Marketing to turn their projections to network growth cost for budgeting purposes.
- Worked through the processes and requirements as it relates to the use of EEL's (enhanced extended loops) with Bell South to lower local market transport cost and to increase market density in place of costly collocation challenges.
- Have worked with Cisco on solutions to move voice and data services to the edge through the use of ATM.
- I have responsibility and work closely with Switch Engineering to define and validate voice capacity needs with just in time provisioning to save on network costs when possible.
- Have been a key player internal to Actel in support of Service provisioning and the design and implementation of a state of the art OSS billing, Provisioning and Trouble Management system.
- Worked closely with Senior Management to provide Budgeting figures for Staffing, Network cost and CapX requirements for coming year's operations. Also responsible for the Monthly PNL for existing Operations Budget and validation to variance.

## **SkyTel Technologies - Jackson, MS**

### **Director Telecommunications / Engineering**

**Communication leadership of a growth- and globally-oriented public company**

**Extensive corporate telecommunications experience- both as a Director of Network Engineering and as a Director of Telecommunications with international experience and a knack for system integration- had been very useful during my employment with Skytel.**

When I joined, we were perilously understaffed in the area of Telecom, and Operations were barely able to keep up with the demands for the build-out of the first nation wide 2-way messaging network. With the proper staffing I put into place and crisp controls implemented we were able to rapidly build-out as well as maintain our products and service offerings. Shareholder approval was achieved and a major carrier, WorldCom at a high multiple of our modest but growing earnings acquired Skytel. As a Director of Network Engineering from 94 to 96 and Director of Telecommunications from 96 to 99, I've played a key role on a hardworking management team that turned around a bad situation and rewarded the shareholders.

### **1996-1999**

#### **Director Telecommunications**

Reporting to the Vice President of Operations, I managed all corporate communications including customer care, billing, financial planning/budgeting, 7 x 24 WAN maintenance, service provisioning, Telecom Act of 1996 implications, vendor relations/contract fulfillment, SatCom Services and Telecom development projects. Also worked with human resources and corp. legal on contract approvals. Staff of 55

- Produced and managed the telecom operations budget within 3% of variance at an annual average of \$45 million
- Hired and maintained a 7 x 24 technical maintenance group responsible for all telecom services and over the course of 4 years we were able to bring our MTTR (mean time to repair) from 18-hour average down to 4 hours. Work directly with the Customer Support group through all production service resolutions. This resulted in much greater network availability and a positive for customer satisfaction. SLA'S (Service Level Agreements) were produced and maintained within this group which supported all sales and marketing goals.
- Developed and maintained an interactive relationship with our key vendors and service providers which required them to staff onsite technical personnel. This gave us the ability to work through maintenance and engineering issues on a real time basis.
- Developed a billing and service validation department for new and existing services. Through extensive research and automation processes we were able to save the company several million dollars annually.
- Researched, bid and implemented a Customer Care ACD platform tying in 3 major call centers with a daily call rate of 75,000 per day.
- Managed a base of close to 1 million 800 numbers with business and recovery planning in support of a call rate of 55 million completions a month.
- As a result of the telecom act of 1996 and the pay phone surcharges, a process was developed in the Telecom group to capture and pass through billing at a company savings of over \$4.5 million annually.

### **1994 – 1996**

#### **Director Network Engineering**

Reporting to the Vice President of Development, I was responsible for the rapid build out of a WAN (wide area network) to accommodate the voice and data requirements for a new operating system. I managed the deployment of remote equipment as well as the provisioning process of the supporting telecom services. Staff of 15.



- Developed and provided executive level reporting on performance and standards as it related to the production LAN and WAN for vendor components and through-put on voice and data services.
- Developed a service-provisioning group responsible for the installation of over 4,600 VGPL's (voice grade private lines) and over 250 Frame Relay services that are in service today. Through the implementation of automated processes with our vendor we were able to standardize installation intervals and manage construction schedules saving in manpower costs as an end result.
- Managed the build-out of over 75 co-locations sites within the MCI operations facilities nation wide. Through this process we were able to secure and maintain power, climate and access for the day to day growth needs.
- Negotiated and implemented two contracts with MCI for 7 x 24 maintenance and technical staffing in support of the 2-way WAN. These costs total over \$2.6 million annually but have shown a net savings to SkyTel of over \$1 million per year.
- Instrumental in the planning and negotiations of a service contract between SkyTel and their primary service provided which totals \$300 million at term. The terms of this contract have allowed for the provisioning of voice and data services with very aggressive pricing structures and cost savings of up to 35% annually.

## **MCI Telecommunications 1983–1996**

**1991 – 1996**

### **Sales Engineer / Service Manager**

Reporting to a regional Sr. Manager out of Atlanta GA, I was responsible for day to day pre and post National Account sales support for various fortune 500 companies in the Florida area. These duties included new and existing services on a 7 x 24 basis. I worked with a Sales team out of the Orlando Florida location and traveled to the customer location as required. I had a staff of 8 to 10 service managers under my responsibility.

- Implemented monthly service meetings with the key customers and presented network availability data. As a result we were able to isolate needed areas of improvement with documented results giving the customers incentive to acquire additional services from MCI.
- Managed a program between the network operations groups and the sales organization at a regional level and promoted a cross understanding of expectations from each other. As a result, as a company we were better able to manage customer expectations and were able to deliver quality services in a timely manner.

**1983 – 1991**

### **Technical Operations**

**I reported to two different regional Sr. Managers, the first in Southern California and the other in Central Florida. During this time frame I was responsible for various duties in support of the installation and maintenance of all voice and data products with in the given region. Through entry-level positions I worked my way into lead and supervisory roles in support of a 7 x 24 operation.**

- In the switch area I was trained to support and maintain a DEX 600E and a DMS 250 support network and customers dedicated networks.
- I put together the first outside plant team in Southern California supporting the installation of end equipment for services provided by MCI. As a result we were able to accommodate customer requirements and sales growth in this area.
- I was chosen to cross train in the area of satellite technology in support of MCI acquiring SBS systems. As a result we were able to fully support existing customers on a 7 x 24 basis.

**United States Air Force 1975 – 1979**

Telecommunications Tech Control Specialist

I worked in Tokyo, Japan through most of my enlistment in support of the 5<sup>th</sup> Air Force Command Center. I carried a Super Secret security clearance and was responsible for the operations of the commander's voice and data networks.

**EDUCATION 1981–1983 Okaloosa-Walton Jr. College Niceville, FL**

A.S. program in electronics trouble-shooting and repair with a focus in the area of communications.

**Mark Baynard Baggs**  
1 Lancers Lane  
Spanish Fort, AL 36527  
334.626.5111

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**Objective:**

To obtain a challenging and responsible management position that will utilize my administrative and organizational skills and provide a solid path for career growth.

**Strengths:**

Twenty plus years covering banking, manufacturing, communications, information technology, and project management plus several other minor areas... Organized... Goal oriented... Able to manage and direct multiple departmental projects... Can think calmly and act decisively in pressure situations... Learn quickly and retain knowledge... Understanding of routers, PBXs, channel banks, CSU/DSUs, WANs, LANs, and data processing with respect to the different platforms (i.e. mainframes, midranges, client/server)... Excellent knowledge of Microsoft Office products, Aldus Pagemaker, Windows operating systems, AS/400.

**Career History:**

**8/99 – Present**

**Senior Director, Information Technology**

**Actel Integrated Communications, Mobile, AL**

- Manage department of 23 with three direct reports, IT Systems Manager, Sr. Manager Internet Services, and Sr. Manager of IT.
- Develop and maintain policies and procedures specific to IT within internal departments
- Develop and maintain annual budget for IT as well as identify priorities for long term capital expenditures
- Work with executive management to maintain the direction of IT within a given business strategy
- Responsible for evaluation and selection of vendors for specific applications and the ongoing management of those vendor relations
- Managed build-out of internal corporate LAN's and WAN, which includes all hardware and software support at 9 Actel locations for 350 employees using 140+ laptops, 265+ desktops and 26+ servers
- Manage staff of programmers, DBA's, UNIX administrators, and Business Analyst to run systems for order entry, order tracking, customer care, trouble ticketing, call rating, taxing, billing, carrier access billing (CABS), customer account record exchange (CARE), CDR collection, and call detail mediation.
- Built industry standard OSS using Clarify, Vitria, Lucent Kenen Arbor B/P, Metasolv, Tuxedo, BillDats, Vertex, and Great Plains. The main applications reside in Oracle databases on Sun E5500 Servers. DPC is also used for taxing in a legacy order entry and billing system.
- Manage Internet Services Department which is responsible for the creation and implementation of Actel's corporate web site, intranet, internet software development, and graphics/multimedia support for all departments. Internet Services also designs and hosts commercial web sites, multimedia presentations, and internet based software applications, manages customer email accounts, Usenet newsgroups, and multimedia broadcast. Software used is Dreamweaver, Fireworx, 1-4-all, PhotoShop 5.0, AddWeb, Visual Interdev 6, Visual Basic 6, SQL Server 7, 40tude, Image Composer, Macromedia Flash 5, Lview Pro, PC Anywhere, Adobe Illustrator 4, MSFrontpage 2000, Visual C++.
- Oversee physical plant maintenance and security

**8/98 – 8/99**

**Technical Consultant II**

**ITC^Deltacom, Mobile, AL**

- Worked closely with sales personnel and customers to assist with complex telecommunication application design consisting primarily of T1's configured for a combination of voice and data.
- Ensured existing customer applications needs are met as related to integrated voice and data networks, complex voice networks and applications, and internet applications.
- Worked in conjunction with sales team to prepare and deliver presentations and proposals on complex systems.
- Delivered technical training to the field sales organization.

**6/84 – 8/98**

**National Floor Products, Florence, Alabama, acquired in May of '94 by**

**Domco Industries, Farnham, Province of Quebec, Canada**

- Over IS department at 2 Alabama locations.
- Planned yearly budget for department.
- Implementation of 2 server 93 client network.
- Installed and migrated to an IBM AS/400 computer in 6 weeks.
- Installed IBM remote controllers for accessing corporate computer in Quebec via frame relay.
- Coordinated and supervised installations of new phone systems.
- Tuned and maintained performance of AS/400 that serves 14 North American sites.
- Assisted in design of company wide area network consisting of LAN's in Florence, Houston and Farnham, Quebec.
- Installed video conferencing equipment to connect Florence and Farnham, Quebec.
- Planned and supervised the installation of 2 IBM system 36 computers.
- Installed 2 Zebra bar code printers and implemented the bar code labeling system.
- Installed PC based desktop publishing system and trained users on same.
- Installed Premenos EDI software and implemented system with Sears, Color Tile and Lowes.
- Installed communications hardware and software for sales-force remote access to system 36.
- Assisted in installation and programming of Allen Bradley programmable logic controller on manufacturing line.
- Wrote complete general ledger system – 11,000+ lines of code.
- Wrote on-line order entry system and procedures for customer service.
- Wrote and implemented magnetic media reporting to the IRS, the SSA and The Alabama Department of Industrial Relations.
- Installed and Maintained a Novell 4.11 network.
- Assisted in implementing Kronos timekeeping system on server with daily data uploads for payroll.
- Responsible for evaluating, recommending and making hardware/software purchases.

**3/81 – 6/84**

**First State Bank, Decatur, Alabama**

- Manager of Information Systems.
- Responsible for the processing of all daily, monthly, quarterly, and year-end banking transactions.
- Wrote and maintained programs for demand deposit accounts, savings accounts, certificates of deposit, commercial loan accounts, installment loan accounts, fixed assets, and special reports for management.
- Developed and started the use of remote computer terminals via communication lines at branch offices.
- Maintained the functionality of our Diebold ATM machines.

**Education:**

Darlington Preparatory School, Rome, Georgia

University of Alabama, Tuscaloosa, Alabama

Management, marketing, economics, statistical analysis studies – University of North Alabama, Florence, Alabama

IBM management seminars & training

20+ IBM courses covering the IBM System/36 and AS/400, 6 Novell CNE Courses, Windows NT, Microsoft Exchange Server

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**Harbor**  
*Communications*

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

February 19, 2002

Re: Application for Authority to provide Interexchange Telecommunications Service  
Between Points Within the State of Florida for Harbor Communications, LLC

To Whom It May Concern:

Harbor Communications, LLC only recently began operations. As such, audited financial statements are not available.

Attached are four (4) documents. The first is a letter from our bank indicating an open line of credit to cover first year expenditures in the amount of \$1 million. The next three attachments are Harbor's Cash Flow Projections, Profit and Loss Projections, and our Revenue and Customer Forecast. I affirm that the information in these financial projections are true and correct.

We anticipate that this documentation will support our firm belief that Harbor has sufficient financial capability to provide the requested service, maintain the requested service, and meet our other obligations as it pertains to providing service to Florida Customers in the northwest part of the state.

If you require additional information or need clarification please feel free to contact us through our primary regulatory contact:

Jerry Cherne  
Director of Regulatory & Client Relations  
251-662-1518

We look forward to working closely with the Florida Public Service Commission.

Sincerely,

Alan Ellison  
President



WARREN R. KING  
Executive Vice President

February 7, 2002

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

Gentlemen:

RE: Application for Authority to provide Interexchange Telecommunications Service (Reseller) within the State of Florida for Harbor Communications, LLC.

This letter is in reference to the application pending before the Florida Public Service Commission by Harbor Communications, LLC, for a certificate granting authority to provide Interexchange Telecommunications Service (Reseller) within the State of Florida for Harbor Communications, LLC.

An open line of credit has been established at Regions Bank by the owners of Harbor Communications, LLC, to supply operating capital during the company's development and expansion phase. The anticipated cash requirements for the company's first year of operations which Regions Bank has committed to lend under the line of credit are in the approximate amount of \$1,000,000.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "W R King", written over a horizontal line.

Warren R. King  
Executive Vice President

/ad

**Harbor Communications, LLC**

Cash Flow Projections

	Jan-01	Feb-01	Mar-01	Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Total
<b>Cash Flows From Operating Activities</b>													
Net income (loss)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (45,487)	\$ (61,995)	\$ (64,961)	\$ (172,443)
Administrative Charge	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Changes in working capital</b>													
Carrier Deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Accounts receivable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (1,188)	\$ (1,188)	\$ (2,377)
Accounts payable and accrued expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 300	\$ 300	\$ 600
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (45,487)	\$ (62,884)	\$ (65,849)	\$ (174,219)
<b>Cash Flows from Financing Activities</b>													
Draws of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payment of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dividend Distribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Committed equity / additional financing needs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 54,678	\$ 72,076	\$ 75,040	\$ 201,794
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 54,678	\$ 72,076	\$ 75,040	\$ 201,794
<b>Net change in cash</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,191	\$ 9,192	\$ 9,191	\$ 27,575
<b>Cash beginning of period</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,191	\$ 18,384	\$ -
<b>Cash ending of period</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,191	\$ 18,384	\$ 27,575	\$ 27,575

**Harbor Communications, LLC**

Capital Investment Schedule

	Jan-01	Feb-01	Mar-01	Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Total
								\$ -					\$ -
<b>Operating Capital Invested</b>								\$ -	\$ -	\$ 54,678	\$ 72,076	\$ 75,040	\$ 201,794
								\$ -	\$ -	\$ 54,678	\$ 72,076	\$ 75,040	\$ 201,794

**Harbor Communications, LLC**

Cash Flow Projections

	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>Cash Flows From Operating Activities</b>													
Net income (loss)	\$ (78,729)	\$ (129,480)	\$ (104,700)	\$ (104,303)	\$ (60,735)	\$ (36,503)	\$ (11,264)	\$ 15,324	\$ 42,095	\$ 68,130	\$ 86,398	\$ 113,599	\$ (200,168)
Administrative Charge	\$ 117	\$ 1,838	\$ 4,366	\$ 8,443	\$ 11,601	\$ 14,090	\$ 16,679	\$ 19,283	\$ 21,911	\$ 24,550	\$ 27,189	\$ 29,828	\$ 179,895
Changes in working capital													\$ -
Carrier Deposits	\$ -	\$ (15,552)	\$ (19,974)	\$ (31,848)	\$ (24,655)	\$ (19,431)	\$ (20,211)	\$ (20,328)	\$ (20,523)	\$ (20,601)	\$ (20,601)	\$ (20,601)	\$ (234,327)
Accounts receivable	\$ (1,188)	\$ (52,446)	\$ (77,003)	\$ (124,245)	\$ (96,203)	\$ (75,838)	\$ (78,880)	\$ (79,337)	\$ (80,097)	\$ (80,401)	\$ (80,401)	\$ (80,401)	\$ (906,442)
Accounts payable and accrued expenses	\$ 300	\$ 20,739	\$ 32,326	\$ 53,038	\$ 40,812	\$ 31,933	\$ 33,259	\$ 33,458	\$ 33,790	\$ 33,922	\$ 33,922	\$ 33,922	\$ 381,422
	\$ (79,501)	\$ (174,900)	\$ (164,986)	\$ (198,915)	\$ (129,180)	\$ (85,750)	\$ (60,417)	\$ (31,601)	\$ (2,825)	\$ 25,600	\$ 46,507	\$ 76,347	\$ (779,621)
<b>Cash Flows from Financing Activities</b>													
Draws of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payment of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dividend Distribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Committed equity / additional financing needs	\$ 87,215	\$ 171,317	\$ 156,065	\$ 173,660	\$ 123,354	\$ 85,234	\$ 64,760	\$ 50,674	\$ 30,319	\$ 6,870	\$ -	\$ -	\$ 949,468
	\$ 87,215	\$ 171,317	\$ 156,065	\$ 173,660	\$ 123,354	\$ 85,234	\$ 64,760	\$ 50,674	\$ 30,319	\$ 6,870	\$ -	\$ -	\$ 949,468
<b>Net change in cash</b>	\$ 7,714	\$ (3,583)	\$ (8,921)	\$ (25,255)	\$ (5,826)	\$ (516)	\$ 4,343	\$ 19,073	\$ 27,494	\$ 32,470	\$ 46,507	\$ 76,347	\$ 169,847
<b>Cash beginning of period</b>	\$ 27,575	\$ 35,289	\$ 31,706	\$ 22,785	\$ (2,470)	\$ (8,296)	\$ (8,812)	\$ (4,469)	\$ 14,604	\$ 42,098	\$ 74,568	\$ 121,075	\$ 27,575
<b>Cash ending of period</b>	\$ 35,289	\$ 31,706	\$ 22,785	\$ (2,470)	\$ (8,296)	\$ (8,812)	\$ (4,469)	\$ 14,604	\$ 42,098	\$ 74,568	\$ 121,075	\$ 197,421	\$ 197,421

**Harbor Communications, LLC**

Capital Investment Schedule

	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>Operating Capital Invested</b>	\$ 87,215	\$ 171,317	\$ 156,065	\$ 173,660	\$ 123,354	\$ 85,234	\$ 64,760	\$ 50,674	\$ 30,319	\$ 6,870	\$ -	\$ -	\$ 949,468
	\$ 87,215	\$ 171,317	\$ 156,065	\$ 173,660	\$ 123,354	\$ 85,234	\$ 64,760	\$ 50,674	\$ 30,319	\$ 6,870	\$ -	\$ -	\$ 949,468

**Harbor Communications, LLC**

Cash Flow Projections

	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Total
<b>Cash Flows From Operating Activities</b>													
Net income (loss)	\$ 140,079	\$ 159,966	\$ 187,641	\$ 215,244	\$ 243,372	\$ 250,477	\$ 278,775	\$ 307,016	\$ 335,206	\$ 362,302	\$ 389,947	\$ 419,140	\$ 3,289,166
Administrative Charge	\$ 32,467	\$ 35,113	\$ 37,772	\$ 40,436	\$ 43,099	\$ 45,763	\$ 48,427	\$ 51,091	\$ 53,754	\$ 56,418	\$ 59,082	\$ 61,746	\$ 565,168
Changes in working capital													\$ -
Carner Deposits	\$ (20,601)	\$ (20,660)	\$ (20,758)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (20,797)	\$ (249,188)
Accounts receivable	\$ (80,401)	\$ (80,630)	\$ (81,010)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (81,162)	\$ (972,499)
Accounts payable and accrued expenses	\$ 33,922	\$ 34,022	\$ 34,188	\$ 34,254	\$ 34,254	\$ 34,254	\$ 34,254	\$ 34,254	\$ 34,254	\$ 34,254	\$ 34,254	\$ 34,254	\$ 410,417
	\$ 105,465	\$ 127,811	\$ 157,833	\$ 187,975	\$ 218,767	\$ 228,536	\$ 259,497	\$ 290,402	\$ 321,255	\$ 351,016	\$ 381,325	\$ 413,182	\$ 3,043,064
<b>Cash Flows from Financing Activities</b>													
Draws of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payment of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dividend Distribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (44,762)	\$ (87,709)	\$ (128,247)	\$ (166,849)	\$ (203,682)	\$ (239,211)	\$ (870,460)
Committed equity / additional financing needs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (44,762)	\$ (87,709)	\$ (128,247)	\$ (166,849)	\$ (203,682)	\$ (239,211)	\$ (870,460)
Net change in cash	\$ 105,465	\$ 127,811	\$ 157,833	\$ 187,975	\$ 218,767	\$ 228,536	\$ 214,736	\$ 202,693	\$ 193,008	\$ 184,167	\$ 177,642	\$ 173,971	\$ 2,172,604
Cash beginning of period	\$ 197,421	\$ 302,886	\$ 430,698	\$ 588,531	\$ 776,506	\$ 995,273	\$ 1,223,809	\$ 1,438,544	\$ 1,641,237	\$ 1,834,245	\$ 2,018,412	\$ 2,196,054	\$ 197,421
Cash ending of period	\$ 302,886	\$ 430,698	\$ 588,531	\$ 776,506	\$ 995,273	\$ 1,223,809	\$ 1,438,544	\$ 1,641,237	\$ 1,834,245	\$ 2,018,412	\$ 2,196,054	\$ 2,370,025	\$ 2,370,025

**Harbor Communications, LLC**

Capital Investment Schedule

	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Total
Operating Capital Invested	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Harbor Communications, LLC**

Cash Flow Projections

	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
<b>Cash Flows From Operating Activities</b>													
Net income (loss)	\$ 445,826	\$ 472,999	\$ 500,522	\$ 526,872	\$ 554,046	\$ 580,235	\$ 607,853	\$ 635,470	\$ 663,084	\$ 689,642	\$ 716,782	\$ 749,506	\$ 7,142,836
Administrative Charge	\$ 64,410	\$ 67,006	\$ 69,546	\$ 72,135	\$ 74,761	\$ 77,388	\$ 80,014	\$ 82,640	\$ 85,267	\$ 87,893	\$ 90,519	\$ 93,146	\$ 944,726
Changes in working capital													\$ -
Carrier Deposits	\$ (20,797)	\$ (20,270)	\$ (19,831)	\$ (20,211)	\$ (20,504)	\$ (20,504)	\$ (20,504)	\$ (20,504)	\$ (20,504)	\$ (20,504)	\$ (20,504)	\$ (20,504)	\$ (245,140)
Accounts receivable	\$ (81,162)	\$ (79,109)	\$ (77,398)	\$ (78,880)	\$ (80,021)	\$ (80,021)	\$ (80,021)	\$ (80,021)	\$ (80,021)	\$ (80,021)	\$ (80,021)	\$ (80,021)	\$ (956,719)
Accounts payable and accrued expenses	\$ 34,254	\$ 33,359	\$ 32,613	\$ 33,259	\$ 33,757	\$ 33,757	\$ 33,757	\$ 33,757	\$ 33,757	\$ 33,757	\$ 33,757	\$ 33,757	\$ 403,537
	\$ 447,531	\$ 473,985	\$ 505,453	\$ 533,174	\$ 562,039	\$ 590,854	\$ 621,099	\$ 651,342	\$ 681,582	\$ 710,767	\$ 740,533	\$ 775,883	\$ 7,289,241
<b>Cash Flows from Financing Activities</b>													
Draws of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payment of credit facility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dividend Distribution	\$ (274,005)	\$ (307,710)	\$ (340,965)	\$ (373,863)	\$ (405,725)	\$ (436,988)	\$ (467,761)	\$ (498,429)	\$ (529,011)	\$ (559,525)	\$ (589,774)	\$ (619,925)	\$ (5,403,681)
Committed equity / additional financing needs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ (274,005)	\$ (307,710)	\$ (340,965)	\$ (373,863)	\$ (405,725)	\$ (436,988)	\$ (467,761)	\$ (498,429)	\$ (529,011)	\$ (559,525)	\$ (589,774)	\$ (619,925)	\$ (5,403,681)
<b>Net change in cash</b>	\$ 168,526	\$ 166,275	\$ 164,487	\$ 159,311	\$ 156,314	\$ 153,867	\$ 153,338	\$ 152,913	\$ 152,571	\$ 151,241	\$ 150,759	\$ 155,958	\$ 1,885,560
<b>Cash beginning of period</b>	\$ 2,370,025	\$ 2,538,551	\$ 2,704,826	\$ 2,869,313	\$ 3,028,625	\$ 3,184,939	\$ 3,338,805	\$ 3,492,143	\$ 3,645,056	\$ 3,797,627	\$ 3,948,868	\$ 4,099,627	\$ 2,370,025
<b>Cash ending of period</b>	\$ 2,538,551	\$ 2,704,826	\$ 2,869,313	\$ 3,028,625	\$ 3,184,939	\$ 3,338,805	\$ 3,492,143	\$ 3,645,056	\$ 3,797,627	\$ 3,948,868	\$ 4,099,627	\$ 4,255,585	\$ 4,255,585

**Harbor Communications, LLC**

Capital Investment Schedule

	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
<b>Operating Capital Invested</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Harbor Communications, LLC**  
Profit & Loss Projections (Florida and Alabama)

	Jan-01	Feb-01	Mar-01	Apr-01	May-01	Jun-01	Jul-01	Aug-01	Sep-01	Oct-01	Nov-01	Dec-01	Total
<b>Gross Revenues</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$2,000	\$3,000
Churn	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$25)	(\$50)	(\$75)
<b>Net Revenues</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$975	\$1,950	\$2,925
<b>Total Cost of Services</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$600	\$900
<b>Gross Profit</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$675	\$1,350	\$2,025
<b>Gross Margin</b>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	69%	69%	69%
<b>Selling, General &amp; Administrative Exp</b>													
Personnel/Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35,162	\$50,768	\$53,850	\$139,780
Administrative/Contract Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,630	\$4,670	\$4,690	\$13,990
Marketing/Travel	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	\$1,500	\$3,500
Legal/Training	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$1,500	\$3,000
Other Exp /Bad Debt	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$28	\$56	\$84
Leases/Licenses/Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,695	\$4,705	\$4,714	\$14,114
<b>Total Selling, General &amp; Administrative Exp.</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,487	\$62,670	\$66,311	\$174,468
<b>Total Other Income/Expense</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Pre-Tax Net Income (Loss)</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$45,487)	(\$61,995)	(\$64,961)	(\$172,443)

**Harbor Communications, LLC**  
**Profit & Loss Projections (Florida and Alabama)**

	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>Gross Revenues</b>	\$3,000	\$47,136	\$111,938	\$216,496	\$297,456	\$361,278	\$427,660	\$494,426	\$561,832	\$629,494	\$697,156	\$764,818	\$4,612,690
Churn	(\$75)	(\$1,178)	(\$2,798)	(\$5,412)	(\$7,436)	(\$9,032)	(\$10,692)	(\$12,361)	(\$14,046)	(\$15,737)	(\$17,429)	(\$19,120)	(\$115,317)
<b>Net Revenues</b>	\$2,925	\$45,957	\$109,139	\$211,084	\$290,020	\$352,246	\$416,969	\$482,065	\$547,786	\$613,757	\$679,727	\$745,698	\$4,497,372
<b>Total Cost of Services</b>	\$900	\$21,639	\$53,965	\$107,003	\$147,814	\$179,747	\$213,007	\$246,465	\$280,254	\$314,177	\$348,099	\$382,022	\$2,295,091
<b>Gross Profit</b>	\$2,025	\$24,318	\$55,174	\$104,081	\$142,205	\$172,499	\$203,962	\$235,601	\$267,532	\$299,580	\$331,628	\$363,676	\$2,202,281
Gross Margin	69%	53%	51%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%
<b>Selling, General &amp; Administrative Exp.</b>													
Personnel/Benefits	\$63,098	\$112,112	\$122,156	\$152,748	\$141,279	\$142,584	\$143,828	\$144,014	\$144,325	\$145,505	\$145,973	\$146,065	\$1,603,688
Administrative/Contract Services	\$5,267	\$19,443	\$13,950	\$19,261	\$22,419	\$24,973	\$27,685	\$30,289	\$32,918	\$35,557	\$38,195	\$40,834	\$310,791
Marketing/Travel	\$3,700	\$2,500	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$24,200
Legal/Training	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$35,000
Other Exp./Bad Debt	\$73	\$1,149	\$2,728	\$5,277	\$7,250	\$8,806	\$10,424	\$12,052	\$13,695	\$15,344	\$16,993	\$18,642	\$112,433
Leases/Licenses/Taxes	\$7,231	\$17,241	\$17,873	\$27,893	\$28,682	\$29,304	\$29,952	\$30,603	\$31,260	\$31,919	\$32,579	\$33,239	\$317,777
<b>Total Selling, General &amp; Administrative Exp.</b>	\$80,869	\$153,945	\$160,006	\$208,479	\$202,930	\$208,967	\$215,189	\$220,258	\$225,498	\$231,625	\$245,541	\$250,581	\$2,403,888
<b>Total Other Income/Expense</b>	\$115	\$147	\$132	\$95	(\$10)	(\$35)	(\$37)	(\$19)	\$61	\$175	\$311	\$504	\$1,439
<b>Pre-Tax Net Income (Loss)</b>	(\$78,729)	(\$129,480)	(\$104,700)	(\$104,303)	(\$60,735)	(\$36,503)	(\$11,264)	\$15,324	\$42,095	\$68,130	\$86,398	\$113,599	(\$200,168)



**Harbor Communications, LLC**  
Profit & Loss Projections (Florida and Alabama)

	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03	Total
<b>Gross Revenues</b>	\$832,480	\$900,334	\$968,508	\$1,036,810	\$1,105,112	\$1,173,414	\$1,241,716	\$1,310,018	\$1,378,320	\$1,446,622	\$1,514,924	\$1,583,226	\$14,491,484
Churn	(\$20,812)	(\$22,508)	(\$24,213)	(\$25,920)	(\$27,628)	(\$29,335)	(\$31,043)	(\$32,750)	(\$34,458)	(\$36,166)	(\$37,873)	(\$39,581)	(\$362,287)
<b>Net Revenues</b>	\$811,668	\$877,826	\$944,295	\$1,010,890	\$1,077,484	\$1,144,079	\$1,210,673	\$1,277,268	\$1,343,862	\$1,410,456	\$1,477,051	\$1,543,645	\$14,129,197
<b>Total Cost of Services</b>	\$415,944	\$449,966	\$484,153	\$518,407	\$552,661	\$586,915	\$621,169	\$655,423	\$689,677	\$723,931	\$758,185	\$792,439	\$7,248,871
<b>Gross Profit</b>	\$395,724	\$427,860	\$460,142	\$492,482	\$524,823	\$557,163	\$589,504	\$621,844	\$654,185	\$686,525	\$718,866	\$751,206	\$6,880,326
Gross Margin	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%
<b>Selling, General &amp; Administrative Exp.</b>													
Personnel/Benefits	\$146,343	\$153,468	\$153,624	\$154,024	\$154,024	\$172,809	\$172,809	\$172,809	\$172,809	\$173,864	\$174,332	\$174,425	\$1,975,343
Administrative/Contract Services	\$43,535	\$46,181	\$48,840	\$51,504	\$54,167	\$56,899	\$59,563	\$62,227	\$64,891	\$67,554	\$70,218	\$72,882	\$698,460
Marketing/Travel	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$21,600
Legal/Training	\$10,600	\$11,200	\$11,200	\$11,200	\$11,200	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$149,900
Other Exp./Bad Debt	\$20,292	\$21,946	\$23,607	\$25,272	\$26,937	\$28,602	\$30,267	\$31,932	\$33,597	\$35,261	\$36,926	\$38,591	\$353,230
Leases/Licenses/Taxes	\$33,899	\$34,560	\$35,225	\$35,891	\$36,557	\$37,223	\$37,889	\$38,555	\$39,221	\$39,886	\$40,552	\$40,018	\$449,475
<b>Total Selling, General &amp; Administrative Exp.</b>	\$256,468	\$269,156	\$274,296	\$279,691	\$284,686	\$310,833	\$315,828	\$320,823	\$325,817	\$331,866	\$337,329	\$341,216	\$3,648,008
<b>Total Other Income/Expense</b>	\$823	\$1,262	\$1,795	\$2,452	\$3,235	\$4,147	\$5,099	\$5,994	\$6,838	\$7,643	\$8,410	\$9,150	\$56,848
<b>Pre-Tax Net Income (Loss)</b>	\$140,079	\$159,966	\$187,641	\$215,244	\$243,372	\$250,477	\$278,775	\$307,016	\$335,206	\$362,302	\$389,947	\$419,140	\$3,289,166

**Harbor Communications, LLC**  
Profit & Loss Projections (Florida and Alabama)

	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
<b>Gross Revenues</b>	\$1,651,528	\$1,718,102	\$1,783,236	\$1,849,618	\$1,916,960	\$1,984,302	\$2,051,644	\$2,118,986	\$2,186,328	\$2,253,670	\$2,321,012	\$2,388,354	\$24,223,740
Churn	(\$41,288)	(\$42,953)	(\$44,581)	(\$46,240)	(\$47,924)	(\$49,608)	(\$51,291)	(\$52,975)	(\$54,658)	(\$56,342)	(\$58,025)	(\$59,709)	(\$605,594)
<b>Net Revenues</b>	\$1,610,240	\$1,675,149	\$1,738,655	\$1,803,378	\$1,869,036	\$1,934,694	\$2,000,353	\$2,066,011	\$2,131,670	\$2,197,328	\$2,262,987	\$2,328,645	\$23,618,147
<b>Total Cost of Services</b>	\$826,693	\$860,052	\$892,664	\$925,923	\$959,680	\$993,437	\$1,027,193	\$1,060,950	\$1,094,706	\$1,128,463	\$1,162,219	\$1,195,976	\$12,127,956
<b>Gross Profit</b>	\$783,547	\$815,098	\$845,991	\$877,454	\$909,356	\$941,258	\$973,160	\$1,005,062	\$1,036,964	\$1,068,865	\$1,100,767	\$1,132,669	\$11,490,191
Gross Margin	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%	49%
<b>Selling, General &amp; Administrative Exp</b>													
Personnel/Benefits	\$174,702	\$174,914	\$174,215	\$175,159	\$175,626	\$176,470	\$176,470	\$176,470	\$176,470	\$177,525	\$177,993	\$178,085	\$2,114,098
Administrative/Contract Services	\$75,453	\$78,049	\$80,590	\$83,179	\$85,805	\$88,503	\$91,130	\$93,756	\$96,382	\$99,009	\$101,635	\$100,251	\$2,204,077
Marketing/Travel	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$21,600
Legal/Training	\$13,500	\$13,500	\$13,500	\$13,500	\$13,500	\$14,025	\$14,025	\$14,025	\$14,025	\$14,025	\$14,025	\$14,025	\$165,675
Other Exp /Bad Debt	\$40,256	\$41,879	\$43,466	\$45,084	\$46,726	\$48,367	\$50,009	\$51,650	\$53,292	\$54,933	\$56,575	\$58,216	\$590,453
Leases/Licenses/Taxes	\$41,884	\$42,533	\$43,168	\$43,816	\$44,472	\$45,129	\$45,785	\$46,442	\$47,099	\$47,755	\$48,412	\$47,868	\$544,364
<b>Total Selling, General &amp; Administrative Exp.</b>	\$347,596	\$352,676	\$356,739	\$362,538	\$367,929	\$374,294	\$379,219	\$384,143	\$389,068	\$395,046	\$400,439	\$400,245	\$5,640,267
<b>Total Other Income/Expense</b>	\$9,875	\$10,577	\$11,270	\$11,955	\$12,619	\$13,271	\$13,912	\$14,551	\$15,188	\$15,823	\$16,454	\$17,082	\$162,577
<b>Pre-Tax Net Income (Loss)</b>	\$445,826	\$472,999	\$500,522	\$526,872	\$554,046	\$580,235	\$607,853	\$635,470	\$663,084	\$689,642	\$716,782	\$749,506	\$6,012,501

Harbor Communications, LLC													
Projected Revenue and Customer Forecast - Business and Residential													
	Jan-02	Feb-02	Mar-02	Apr-02	May-02	Jun-02	Jul-02	Aug-02	Sep-02	Oct-02	Nov-02	Dec-02	
<b>Projected New Sales in Dollars</b>													
Alabama		\$ 104,224	\$ 29,736	\$ 37,736	\$ 37,736	\$ 37,736	\$ 39,016	\$ 39,016	\$ 39,016	\$ 39,016	\$ 39,016	\$ 39,016	\$ 39,016
Florida		\$ 52,800	\$ 9,600	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400
Subtotal	\$ -	\$ 157,024	\$ 39,336	\$ 52,136	\$ 52,136	\$ 52,136	\$ 53,416	\$ 53,416	\$ 53,416	\$ 53,416	\$ 53,416	\$ 53,416	\$ 53,416
<b>Revenue Allocation:</b>													
Local Voice	-	0%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%
Long Distance	-	0%	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%
<b>Projected Subscribers</b>													
Monthly New Subscribers Added	-	1,634	409	459	459	459	464	464	464	464	464	464	464
Cumulative Subscribers	-	1,634	2,043	2,502	2,961	3,420	3,884	4,348	4,812	5,276	5,740	6,204	

Harbor Communications, LLC														
Projected Revenue and Customer Forecast - Business and Residential														
			Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03
<b>Projected New Sales in Dollars</b>														
Alabama			\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656	\$ 39,656
Florida			\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400
Subtotal			\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056	\$ 54,056
<b>Revenue Allocation.</b>														
Local Voice			68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%
Long Distance			32%	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%
<b>Projected Subscribers</b>														
Monthly New Subscribers Added			466	466	466	466	466	466	466	466	466	466	466	466
Cumulative Subscribers			6,670	7,136	7,602	8,068	8,534	9,000	9,466	9,932	10,398	10,864	11,330	11,796

**Harbor Communications, LLC**  
**Projected Revenue and Customer Forecast - Business and Residential**

	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04
<b>Projected New Sales in Dollars)</b>												
Alabama	\$ 33,896	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696	\$ 38,696
Florida	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400	\$ 14,400
Subtotal	\$ 48,296	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096	\$ 53,096
<b>Revenue Allocation:</b>												
Local Voice	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%	68%
Long Distance	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%	32%
<b>Projected Subscribers</b>												
Monthly New Subscribers Added	444	463	463	463	463	463	463	463	463	463	463	463
Cumulative Subscribers	12,240	12,703	13,166	13,629	14,092	14,555	15,018	15,481	15,944	16,407	16,870	17,333

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**TITLE SHEET**

**FLORIDA TELECOMMUNICATIONS TARIFF**

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Harbor Communications, LLC with principal offices at 618 Azalea Road, Mobile, Alabama 36609. 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.

The Company's telephone numbers are:

Main Administration (8:00 AM to 5:00 PM regular work days) 251-602-5507

Customer Service (24 hours, seven days a week) 251-602-5507  
Or 866-832-7267

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**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 compromise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>Sheet</u>	<u>Revision</u>	<u>Sheet</u>	<u>Revision</u>
1.	Original	26.	Original
2.	Original	27.	Original
3.	Original	28.	Original
4.	Original	29.	Original
5.	Original	30.	Original
6.	Original	31.	Original
7.	Original	32.	Original
8.	Original	33.	Original
9.	Original	34.	Original
10.	Original	35.	Original
11.	Original		
12.	Original		
13.	Original		
14.	Original		
15.	Original		
16.	Original		
17.	Original		
18.	Original		
19.	Original		
20.	Original		
21.	Original		
22.	Original		
23.	Original		
24.	Original		
25.	Original		

\* Indicates pages submitted with most recent filing

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**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 Rate Or Charge

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**TARIFE FORMAT SHEETS**

- A. Sheet Numbering** - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the Price List. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers** - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in their Price List approval process, the most current sheet number on file with the Commission is not always the Price List pages in effect. Consult the check sheet for sheet currently in effect.
- C. Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2.
  - 2.1.
  - 2.1.1.
  - 2.1.1.A.
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- D. Check Sheets** - When a Price List filing is made with the FPSC, an updated check sheet accompanies the Price List filing. The check sheet lists the sheets contained in the Price List, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (\*). There will be no other symbols used on the check sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The Price List user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

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**SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS**

**1. Definitions**

Access Line: A dedicated arrangement from the local telephone company, common carrier, or CLEC, which connects a customer location to Carrier's location or switching center.

Authorization Code: A numerical code, one or more of which may be assigned to a customer to enable the Carrier to identify use of service on the customer's account and to bill the customer accordingly for such service. Multiple authorization codes may be assigned to a customer to identify individual users or groups of users on his account.

Calling Card Call: A service whereby the Customer or Authorized User dials all of the digits necessary to route and bill a call placed from a location other than his/her residence. Service is accessed via a toll free number or other access code dialing sequence.

Carrier: HARBOR COMMUNICATIONS, LLC, unless the context means otherwise.

Carrier Recognized Holidays: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.

Chargeable Time: For billing purposes calls are charged from the time the connection between the calling party and the called party is established. The time at the beginning of each minute of the connection determines the applicable rate period. Chargeable time ends when the calling station hangs up. If the called party hangs up but the calling party does not, billing stops when the connection is released by automatic timing equipment in the network.

Collect Billing: A billing arrangement whereby the originating caller may bill the charges for a call to the called party, provided the called party agrees to accept the charges.

Company: Harbor Communications, LLC unless otherwise noted in text.

Customer or Subscriber: The person, company, firm, corporation or other entity that orders or uses service and is responsible for the payment of charges and compliance with tariff regulation.

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**SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)**

**1. Definitions (Cont'd)**

Customer Premise Equipment: Terminal equipment, as defined herein, which is located on the Customer's premise.

Dedicated (or Special) Access: Where access between the Subscriber or Customer and the interexchange carrier is provided on dedicated circuits. The cost of Dedicated (or Special) Access is billed to the Customer by the local exchange carrier, or other approved access provider.

IntraLata Call – A call that originates and terminates within the same LATA.

Intrastate Call – A call made within the boundaries of the state of Florida. For the purpose of this tariff, all Intrastate Calls shall mean to include both IntraLata and InterLATA Intrastate Calls.

LATA: Local Access and Transport Area. A geographical area established by the US District Court for the District of Columbia in Civil Action No. 17-49, within which a Local Exchange Company provides communications service.

LEC: Local Exchange Company

Operator Station Call: A service whereby the caller places a non-Person to Person call with the assistance of an operator (live or automated).

Person to Person Call: A service whereby the person originating the call specifies a particular person to be reached, or a particular station, room number, department or office to be reached through a PBX attendant.

Subscriber: The person, firm, corporation or other entity, which orders or uses service and is responsible for the payment of charges and for compliance with tariff regulations.

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**SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)**

**1. Definitions (Cont'd)**

Switched Access: Where access between the Customer and the Carrier is provided on local exchange company circuits capable of accessing the local switched network. The cost of switched Feature Group access is billed to the Carrier.

Term Commitment: Customer who commits to using the carrier's service for a specified time may be eligible for lower rates. Rates may be based on length of term and volume.

Term Discount: Specified discounts the carrier may provide a customer who commits to using certain carrier services for a specified period of time.

Terminal Equipment: Devices, apparatus, and associated wiring, such as facsimile machines, telephones, or data sets.

Third Party Billing: A billing arrangement by which the charges for a call may be billed to a telephone number that is different from the calling number and the called number.

Underlying Carrier: The facilities based inter exchange carrier or carriers from whom Harbor Communications, LLC purchases Long Distance Service.

V & H Coordinates: Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage is used for the purpose of rating calls.

Verified Project Account Code (VPAC): A specific three (3) or four (4) digit customer specified code associating a call to a particular person, department, cost center, project or client. Incorrect codes are blocked.

Volume Discounts: Specified service offerings the Carrier provides may offer discounts based upon monthly usage billing volume.

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**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.

Communications originate when the customer accesses the Company directly or through the facilities of the local service carrier via one or more access lines, equal access or on a dial-up basis. Company may act as 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.

The Company's services are provided on a monthly basis unless ordered on a longer term and are available twenty-four (24) hours per day, seven (7) days per week.

**2.2. Limitation on Service**

**2.2.1** Service is offered subject to the availability of the necessary facilities and/or equipment and subject to the provisions of this tariff.

**2.2.2** Carrier reserves the right to provide services only to and from locations where the necessary facilities or equipment are available.

**2.2.3** Carrier reserves the right to discontinue furnishing service when necessitated by conditions beyond its control or when the customer is using the service in violation of the provisions of this tariff or in violation of the law. Service furnished by Carrier may not be used for any unlawful purpose.

**2.2.4** Title to any equipment provided by the Carrier under these regulations remains with the Carrier. Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to any assigned or transferee.

**2.2.5** Carrier reserves the right to deny service to applicants or subscribers whose financial condition is not acceptable to the Carrier.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.3 Use of Service**

Service may not be used for any unlawful purposes.

**2.4. Limitation of Liability**

**2.4.1** Carrier shall not be liable to any person, firm or entity for damages, either direct, indirect, consequential, special, incidental, actual, punitive, or for any other damages or lost profits arising out of mistakes, accidents, errors, omissions, interruptions, delays, acts of God, fire, war, civil disturbance, an act of government, or by any other cause beyond Carrier's direct control, or defects in transmissions and not caused by the negligence of the Carrier, commencing upon activation of service and in no event exceeding an amount equivalent to the proportionate charge to the customer for the period of service during which mistakes, accidents, errors, omissions, interruptions, delays defects in transmission occurred.

**2.4.2** Carrier makes no warranty, whether express, implied or statutory, as to the description, quality, merchantability, completeness or fitness for any purpose of the service or local access, or as to any other matter, all of which warranties by Carrier are hereby excluded and disclaimed. Any claim or loss, expense, or damage including indirect, special or consequential damage) for any act or omission of the customer. Additionally, the Carrier shall not be held liable for any of the following:

- A. Any claims or loss, business loss, expense, or damage (including direct, indirect, special or consequential) for any loss of service excluding gross negligence by the Carrier.
- B. Any claim or loss, expense, or damage (including indirect, special or consequential damage) for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use, or removal of equipment or wiring provided by Carrier if not caused by negligence of Carrier.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.4.2 Limitation on Liability (Cont'd)**

- C. Carrier shall not be liable for any defacement of or damages to the premises of a customer, resulting from the furnishing of service, which is not the result of Carrier's negligence.
- D. Carrier is not liable for any act or omission of any other company or companies furnishing a portion of the service.
- E. The Carrier shall not be liable for any claim, loss or refund as a result of loss, theft, or fraudulent use of account codes, authorization codes or access numbers issued with the Carrier's travel/calling card services.
- F. The Carrier shall not be liable for any claim, loss or refund as a result of subscriber receiving unwanted or unauthorized calls via a carrier provided toll free number.
- G. The Carrier shall not be liable for any claims, loss or refund as a result of unauthorized or any person placing toll calls via telephone numbers presubscribed to the Carrier, casual calling, or any other type of call.
- H. Carrier, at its own expense, will indemnify the customer and hold harmless in respect to any and all loss, damage, liability or expense asserted against the customer by a third party on account of any property damage or personal injury caused by any gross negligence or willful misconduct of Carrier arising out of performance by Carrier of any testing or other activities on the Customer's premises pursuant to this tariff. Carrier's obligations under the immediately preceding sentence shall be subject to the customer's full performance of this tariff and subject further to the customer's duty to take reasonable precautions in the location, construction, maintenance, and operation of all activities, facilities and equipment for the protection against hazard or injury and to not interfere with services provided by the Carrier.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.4.3** Carrier shall be indemnified and held harmless by the customer against:

- A. Claims for libel, slander, infringement of copyright or patent infringement, unauthorized use of any trademark, trade name or service mark arising out of the material, data information, or other content transmitted over the Carrier's facilities.
- B. All other claims arising out of any act or omission by the customer in connection with any service provided by the carrier.
- C. A credit allowance for interruptions of service which are not due to Carrier's testing or adjusting, to negligence by the customer, or to the failure of the channels, equipment and/or communications systems provided by the customer, or to circumstances beyond the Carrier's control, are subject to the general liability provisions set forth in this tariff. It shall be the obligation of the customer to notify Carrier of any interruption in service. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by or within the customer's control and is not in wiring or equipment connected to the Carrier's terminal.

**2.5 Restoration of Service**

The use and restoration of service in emergencies shall be in accordance with the Part 64, Subpart D of the Federal Communications Commission's Rules and Regulations which specifies the priority system for such activities.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.6. Customer Responsibility**

**2.6.1** All customers assume general responsibilities in connection with the provisions and use of Carrier's service. When facilities, equipment, and/or communication systems provided by others are connected to Carrier's facilities, the customer assumes additional responsibilities. All customers are responsible for the following:

- A. The customer is responsible for providing accurate information necessary for the Carrier to install service, placing orders for service, paying all charges for service rendered by Carrier and complying with all of Carrier's regulations regarding the service. The customer is also responsible for assuring that its users comply with regulations.
- B. At the time of placing an order for service, the customer must provide:
  - 1. The name(s) and address(es) for the person(s) responsible for the payment of service charges.
  - 2. The name(s), telephone number(s), and addresses of the customer contact person(s).
- C. The customer must pay Carrier for the replacement or repair of Carrier's equipment when the damage results from:
  - 1. Negligence or willful act of the customer or user.
  - 2. Improper use of service or equipment.
  - 3. Any unauthorized use of equipment or service provided by the Carrier or others.
- D. After receipt of payment for damages, Carrier will put forth best effort to cooperate with the customer in prosecuting a claim against any third party causing damage.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.6.2 Maintenance, Testing, and Adjustment**

Upon reasonable notice, the equipment provided by the Carrier shall be made available to Carrier for such tests and adjustments as may be necessary to maintain them in satisfactory condition. No interruption allowance will be granted for the time during which such tests and adjustments are made.

**2.6.3 Deposits**

The Company does not require a deposit from the customer.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.6.4 Credit Allowance**

Credit for failure of service or equipment will be allowed only when failure is caused by or occurs in equipment owned, provided, and billed for, by the Carrier.

- A. Credit allowances for failure of service or equipment starts when the customer notifies Carrier of the failure or when Carrier becomes aware of the failure and ceases when the operation has been restored and an attempt has been made to notify the customer. No credit shall be allowed for an interruption of two hours or less
- B. The customer shall notify Carrier of failures of service or equipment and make reasonable attempts to ascertain that the failure is not caused by customer provided facilities, any act or omission of the customer, or in wiring or equipment connected to the terminal.
- C. Only those portions of the service or equipment operation disabled will be credited. No credit allowances will be made for:
  - 1. Interruptions of service resulting from Carrier performing routine maintenance.
  - 2. Interruptions of service for implementation of a customer order for a change in the service.
  - 3. Interruption caused by negligence of the customer or his authorized user.
  - 4. Interruptions of service because of the failure of service or equipment due to customer or authorized user provided facilities.
  - 5. Interruptions of service due to circumstances beyond the reasonable control of the Carrier.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.6.5 Cancellation by Customer**

- A. If a customer orders services requiring special equipment and/or facilities dedicated to the customer's use and then cancels his order before service begins, a charge will be made to the customer for the non-recoverable portions of expenditures or liabilities incurred expressly on behalf of the customer by Carrier.
- B. The subscriber may have service discontinued by notifying the Carrier either verbally or in writing. The Carrier shall hold the Subscriber responsible for payment of all bills for service furnished until the cancellation date specified by the Subscriber or until the service is disconnected, whichever is later. Where the Customer is being provided service via dedicated facilities of any type, a minimum thirty (30) days advance notice is required to terminate service.
- C. Customers who have signed a term commitment, in accordance with the written agreement, may cancel service at anytime after the term ends. Early termination will result in the customer being billed and required to pay the monthly commitment for the remainder of the term in accordance with the signed agreement.

**2.6.6 Payment and Charges for Services**

- A. Service is provided and billing is on a monthly basis. Service continues to be provided for month to month customers until the Carrier is notified either verbally or in writing of the customer's desire to disconnect service, unless other restrictions apply such as term commitments as explained in this tariff.
- B. The customer is responsible for payment of all charges for services furnished by Carrier as well as all federal, state, county, and municipal taxes, fees and surcharges. This includes the Universal Service Fund as applicable.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.6.6 Payment and Charges for Services (Cont'd)**

- C. A customer of Carrier Toll Free service is responsible for payment for all calls placed to or via the customer's Toll Free number (s). This responsibility is not changed by virtue of any use, misuse, or abuse of the customer's service or customer provided systems, equipment, facilities or services interconnected to the customer's Toll Free service, which use, misuse or abuse may be occasioned by third parties, including, without limitation, the customer's employees and members of the public who dial the customer's Toll Free number by mistake.
- D. If notice of a dispute as to charges is not received, in writing, within thirty (30) days after an invoice is rendered, such invoice shall be deemed to be correct and binding upon the customer.
- E. In the event the Carrier incurs fees or expenses, including attorneys' fees, in collecting, or attempting to collect, any charges owed, the customer will be liable for the payment of all such fees and expenses reasonably incurred.
- F. The customer or user of carrier provided services is responsible for payment of all charges for services and equipment furnished to the customer for transmission of calls via the carrier regardless of intentional, negligent, or fraudulent use. In particular, and without limitation to the foregoing, the customer or user is responsible for any and all costs incurred as the result of:
  - 1. Any and all use of the services provided by the carrier, including calls which the customer did not individually authorize.
  - 2. Any and all calls placed to a toll free service number provided to the customer by the carrier.
  - 3. Any and all calls placed using a carrier provided travel/calling card or authorization number, including calls, which the customer did not individually authorize.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)****2.6.6 Payment and Charges for Services (Cont'd)**

- G. The Carrier may deal with customers whose accounts show very small balances by withholding the issuance of an invoice until the amount due from the customer reaches a level which, in the Carrier's sole discretion, is deemed large enough to justify initiating the billing and collection process. This extended invoicing period will never exceed three months and only applies where very low balances are involved. The Customer may, however, request monthly billing under these circumstances.
- H. Payment is due upon receipt of the invoice. Interest charges will be applied on any amount remaining unpaid after twenty (20) days of the date of the invoice at the rate of 1.5% per month.

**2.6.7 Application of Charges**

The charges for service are those in effect for the period that service is furnished. If the charges for a period covered by a bill change after the bill is rendered, the bill will be adjusted to reflect the new charges.

**2.6.8 Customer Complaint Procedures**

Carrier will resolve any disputes brought to its attention, to its best ability, as promptly and effectively as possible. Customer Service Representatives can be reached via the toll free number listed in the front of this tariff.

Any unresolved disputes may be directed to Florida Public Service Commission, 2540 Shumard Oak Boulevard, Tallahassee, Florida 32399-0850, 1-800-342-3552.

In the event of a dispute concerning an invoice, the customer must pay a sum equal to the undisputed amount and notify the Carrier of the disputed portion. The customer must provide adequate justification, and documentation if applicable, as to why that portion of the bill is being disputed.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.7. Carrier Responsibility**

**2.7.1 Calculation of Credit Allowance**

Pursuant to the limitations set forth in Section 2.7.4, when service is interrupted the credit allowance will be computed as follows:

- A. No credit shall be allowed for an interruption of less than twenty-four hours. Fractions of whole hours will round to the nearest whole hour.
- B. Customers have up to 60 days from date of the invoice following the outage to initiate a dispute over charges or to receive credits. Carrier will try its best to resolve the dispute. Unresolved disputes may be directed to the attention of the commission.

**2.7.2 Cancellation of Credit**

Where a Carrier cancels a service or the provision of equipment and the final service period is less than the monthly billing period, a credit will be issued for any amounts billed in advance, prorated at 1/30<sup>th</sup> of the monthly recurring charge for each day the service was rendered or the equipment provided. This credit will be issued to the customer or applied against the balance remaining on the customer's account.

**2.7.3 Disconnection of Service by Carrier**

Carrier, upon 5 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:

- A. In the event that a customer's bill remains unpaid after more than twenty (20) days following rendition of the bill.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.7.3 Disconnection of Service by Carrier (Cont'd)**

- B. In the event of a violation of any regulation governing the service under this tariff.
- C. In the event of a violation of any law, rule, or regulation of any government authority having jurisdiction over the service.
- D. Where Carrier is prohibited from furnishing services by order of a court or other government authority having jurisdiction.
- E. In the event of fraudulent use of the underlying carriers network, Carrier will discontinue service and/or seek legal recourse to recover all costs involved in enforcement of this provision.

**2.8. Rules Applicable to Toll-Free Services**

- 2.8.1 The Company will participate in porting toll-free numbers only if the account balance is zero and all charges incurred as a result of the toll free number have been paid.
- 2.8.2 If a Customer who has received a toll free number does not subscribe to toll-free service within fifth-teen (15) calendar days, the Company reserves the right to make the assigned number available for use by another Customer.
- 2.8.3 Toll free numbers shared by more than one Customer, whereby a unique Personal Account Code identifies individual Customers, may not be assigned or transferred for use with service provided by another carrier. Subject to the limitations provided in this tariff, the Company will only honor Customer requests for a change in Resp. Org. or toll free service provider for toll free numbers dedicated to the sole use of that single Customer.

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**SECTION 2 – RULES AND REGULATIONS (Cont'd)**

**2.9 Returned Check Charge**

The subscriber will be assessed a \$20.00 handling charge for each instance of the subscriber's check for payment of service being returned to the Carrier by the bank after being dishonored. This is in addition to any charges the Customers own bank or financial institution may apply.

**2.10 Adjustment for New Local Taxes**

Should a municipality, county, federal , or other local taxing authority acquire the legal right to impose a tax, fee or charge, it shall be billed to the subscribers receiving service within the territorial limits of such municipality, county or other taxing authority. Such billing shall allocate these taxes, fees or other charges amongst the subscribers uniformly on the basis of each subscriber's charges for the type of service made subject to such tax, fee or charge.

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**SECTION 3 – DESCRIPTION OF SERVICES**

**3.1. Timing of Calls**

**3.1.1 Usage** - The customer's long distance usage charge is based on the actual usage. Usage begins when the called party picks up the receiver. Chargeable time ends when the calling station hangs up. If the called party hangs up but the calling party does not, billing stops when the connection is released by automatic timing equipment in the network.

**3.1.2 Time Periods** - The customer's long distance usage charge is based on the day and time the originating party places the call.

**3.1.3 Start of Billing** - For billing purposes, the start of service is the day that the Carrier first provides service to the customer. The end of service is the last day or any portion thereof that service is provided by Carrier.

**3.1.4 Billing Increments** - Billing Increments vary by product and are defined in the specific product description in this Tariff.

**3.1.5 Per Call Billing** - Billing will be rounded up to the nearest penny for each call.

**3.1.6 Uncompleted Calls** – There shall be no charges for uncompleted calls.

**3.2 Calculation of Distance**

All usage charges are flat rate. There are no distance sensitive rates.

**3.3 Minimum Call Completion Rate**

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

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**SECTION 3 – DESCRIPTION OF SERVICES (Cont'd)****3.4 . Discounts, Penalties and Monthly Fees**

**3.4.1 Volume Discounts/Penalties:** In order to receive reduced rates, customers may commit, by signing a written agreement, to an average minimum dollar amount per month. This minimum commitment is calculated over a six-month period. Only domestic direct dial outbound and domestic toll free calls apply to the average commitment. Operator service calls, directory assistance calls, calling card calls and international calls do not apply to the average monthly commitment. Every six months the customer's average billing will be evaluated and should a customer fail to achieve the commitment level average, the Carrier will invoice the customer for the difference between actual usage and monthly commitment. The customer is required to pay this difference.

**3.4.2 Term Discounts/Penalties:** In order to receive reduced rates, some customers may commit, by signing a written agreement, to use the Carrier's services for a specified time. This term commitment may be for all or partial services provided by the Carrier but will usually indicate a minimum amount of billing each month for a specified time period. Paragraph 3.4.1 explains volume commitments. Carrier maintains the right to invoice the customer for the remainder of the term, for each month remaining on the written agreement, should the customer disconnect before the written term commitment expires. Carrier will be entitled to payment up to a maximum of the overall commitment less all charges previously invoiced and paid by customer. For example, if a customer commits to \$1,000 per month for two years, and cancels service after 18 months, the Carrier has the right to bill and collect no more than \$6,000 on term commitment.

**3.4.3 Monthly Fees:** Some products have a monthly fee associated with them. This fee, if applicable, is defined in the Rates and Charges Section of this tariff. This monthly fee begins upon customer activation and ends when the customer terminates service and all call traffic, under that particular product, ceases.

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**SECTION 3 – DESCRIPTION OF SERVICES (Cont'd)**

- 3.5 Harbor Business Switched** - is a switched service designed for business customers. Calls have an eighteen (18) second minimum and are rounded up to the nearest 1/10<sup>th</sup> of a minute (6 seconds) thereafter. Rates as set forth in the Rates and Charges section of this tariff and do not apply to directory assistance, calling card or operator assisted calls. Customers may select optional volume commitments to receive lower rates. Volume commitment is explained in paragraph 3.3 of this tariff. Customers may select, as an option, subscription to toll free service which contributes to volume commitments.
- 3.6 Harbor Business Dedicated** - is a dedicated service designed for business customers with sufficient volume to warrant dedicated facilities such as a T1/T3. This product is only available via dedicated facilities. Calls have a six (6) second minimum and are rounded up to the nearest 1/10<sup>th</sup> of a minute (6 seconds) thereafter. Rates as set forth in the Rates and Charges section of this tariff and do not apply to directory assistance, calling card or operator assisted calls. Customers requesting this service must commit to a minimum one-year term. Customers may select optional volume and term commitments to receive lower rates. These commitments are explained in paragraph 3.3 of this tariff. Customers may select, as an option, subscription to toll free service which contributes to volume commitments.
- 3.7. Harbor Call** - is a calling card service which enables Carriers' customers to place long distance calls from anywhere to anywhere within the state, using a calling card. Any Harbor Customer may add Calling Card service at their option. Rates are set forth in the Rates and Charges section of this tariff.
- 3.7.1** Business customer's calls have a thirty (30) second minimum and are rounded up to the nearest half-minute (30 seconds) thereafter.
- 3.7.2** Residential customer's calls have a sixty (60) second minimum and are rounded up to the nearest whole minute thereafter.
- 3.7.3** Speed Dialing, Call Re-origination and Information Services (providing News, Weather, Sports, etc.) features may be available at no additional monthly recurring charge. Although there is no charge to access these features, the regular per minute usage rates will apply when features are used.

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**SECTION 3 – DESCRIPTION OF SERVICES (Cont'd)****3.7. Harbor Call (Cont'd)**

**3.7.4** Calls are automatically (electronically) routed without operator intervention. Customer receives prompts to assist in placing calls. Manual live operator assistance is available in placing a call at an additional charge.

**3.7.5** Conference calling using the calling card may be available at an additional charge. This feature allows the customer to simultaneously connect with multiple parties.

**3.8 Harbor Light** – is an outbound switched service designed for residential customers. Calls have a sixty (60) second minimum and are rounded up to the next whole minute. Rates as set forth in the Rates and Charges section of this tariff and do not apply to directory assistance, calling card or operator assisted calls. A monthly service fee is applicable for all customers who subscribe to this product. Customers may subscribe to other services such as toll free or calling card services.

**3.9 Safe Harbor** – is an outbound-switched service designed for residential customers. Calls have sixty (60) second minimum and are rounded up to the nearest minute. Rates as set forth in the Rates and Charges section of this tariff do not apply to directory assistance, calling card or operator assisted calls. Customers may subscribe to other services such as toll free or calling card services.

**3.10 Harbor Business Toll Free** –Business customers may subscribe to this incoming toll free service. It may be installed as a switched or dedicated product and may or may not be used as a stand-alone product. Rates are set forth in Section 4 of this tariff. Call increments are billed the same as the customer's outbound product.

**3.11 Harbor Residential Toll Free** – Residential customers may subscribe to this incoming toll free service. This is a switched product. Residential customers who subscribe to this product must also subscribe to a Harbor residential outbound product. Rates are set forth in Section 4 of this tariff. Call increments are billed the same as the customers outgoing product.

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**SECTION 3 – DESCRIPTION OF SERVICES (Cont'd)**

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**SECTION 4 - RATES AND CHARGES**

**4.1. Miscellaneous Rates and Charges**

**4.1.1 Customer Account Codes (three or four digits).**

1. Verified Personal Account Codes (VPAC), per group of 20
 

Monthly per account/location, no names	\$2.00
Monthly per account/location with names	\$3.00
Change fee if more than one batch per month	\$5.00
  
2. Personal Account Codes (PAC), no verification,
 

Monthly per account/location	\$1.00
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**4.1.2 Payphone Surcharge -** Customers who subscribe to any of the Carrier’s toll free inbound services will be billed \$0.26 per call for each call originating from a payphone or similar facility as described in the FCC Communications Act of 1996.

**4.1.3 Toll Free fees applicable to all inbound products.**

Installation Charge	No Charge
Monthly Recurring Fee per toll free number	\$1.00
Directory Assistance Listing Set-up (if available)	\$40.00
Directory Assistance Listing Monthly Fee	\$20.00

**4.1.4 Dedicated Access Charges –** Customers who request dedicated long distance service, such as a T1 (DS1) will be charged the rate imposed by the local exchange carrier or other facility provider and passed on to the Company. This fee is billed in advance and will be prorated on the customer’s first invoice. In addition to this cost, the Customer will be charged the following:

	<u>One Year Term</u>	<u>Two Year Term</u>
Installation per T1	\$75.00	\$0
Monthly Recurring per T1	\$50.00	\$0

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**E. SECTION 4 - RATES AND CHARGES (Cont'd)****4.1. Miscellaneous Rates and Charges (Cont'd)**

**4.1.5 Optional Toll Free Features** – Non-recurring (installation), monthly recurring and/or change charges for optional toll free features are as follows:

	Non- Recurring	Monthly Recurring	Per Change
Area Code Blocking	\$25	\$5	\$25
Area Code Routing	\$100	\$25	\$75
Time of Day Routing	\$25	\$60	\$95
Percent Allocation Routing	\$25	\$60	\$95
6-digit Routing/Blocking	\$50	\$60	\$75
10-digit Routing/Blocking	\$60	\$60	\$75
Info Digit Screening (per 800 number)	\$25	\$20	\$25
Standard ANI/DNIS Delivery (requires dedicated termination)	\$250	\$75	N/A
Customized DNIS Delivery (requires dedicated termination)	\$450	\$75	\$95

**4.1.6 Directory Assistance Rates** – billed on a per calls basis.

Business Dedicated Access Directory Assistance	\$0.75
Business Switched Access Directory Assistance	\$0.80
Residential Directory Assistance	\$0.90
Business Calling Card Directory Assistance	\$0.90
Residential Calling Card Directory Assistance	\$0.90

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**SECTION 4 - RATES AND CHARGES (Cont'd)**

**4.1. Miscellaneous Rates and Charges (Cont'd)**

**4.1.7 Switching Fees**

Customers who select Harbor Communications as their carrier of choice will either not be billed a switching fee or may be credited for the fee imposed by the local exchange company. This switching fee is commonly referred to as the Primary Interexchange Carrier (PIC) fee.

**4.1.8 Presubscribed Interexchange Carrier Charge (PICC)**

The Company will bill the customer each month the PICC for each telephone number where the Company is selected as the carrier of choice. One charge will be applied to each telephone number regardless if the customer selected the Carrier as their primary IntraLATA provider, primary InterLATA provider or both. This fee is not applicable to residential customers or businesses with only one local line. For businesses with more than one local line the monthly fee is \$2.95 per line.

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**SECTION 4 - RATES AND CHARGES (Cont'd)**

- 4.2 Harbor Business Switched** - All rates apply 24 hours a day 7 days a week. All usage applies to volume commitment/rates except for Directory Assistance and Operator Assisted Calls. Designed for business use only. Bill Rates are as follows:

<u>Monthly Volume Commitment</u>	<u>Outbound Intrastate Rate</u>	<u>Inbound Toll Free Rate</u>
\$0	\$0.077	\$0.077
\$100	0.074	0.074
\$500	0.069	0.069
\$1,000	0.065	0.065

- 4.3 Harbor Business Dedicated** - All rates apply 24 hours a day 7 days a week. All usage applies to volume commitment/rates except for Directory Assistance and Operator Assisted Calls. Designed for business use only. A one-year minimum commitment is required. Bill Rates are as follows:

<u>Monthly Volume Commitment</u>	<u>Outbound Intrastate Rate</u>	<u>Inbound Toll Free Rate</u>
\$1,500	\$0.049	\$0.049
2,500	0.048	0.048
5,000	0.046	0.046
10,000	0.044	0.044

- 4.4 Harbor Light** - All rates apply 24 hours a day 7 days a week. Designed for residential use. Monthly Fees and Bill Rates are as follows:

Monthly Fee:	\$2.99
One Plus Outbound:	\$0.085
Inbound Toll Free:	\$0.16

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**SECTION 4 - RATES AND CHARGES- (Cont'd)**

**4.5 Safe Harbor** - All rates apply 24 hours a day 7 days a week. Designed for residential use. Bill Rates are as follows:

Monthly Fee	None
One Plus Outbound:	\$0.095
Inbound Toll Free:	\$0.18

**4.6 Harbor Call** - All calling card rates apply 24 hours a day 7 days a week.

Business Customers	\$0.19 per minute
Residential Customers	\$0.25 per minute
Speed Dialing	No Charge
Call Re-origination	No Charge
Information Services (Although there is no charge to access the above features, regular usage rates will apply when features are used.)	No Charge
Conference Calling	\$0.35 per minute, per participant
Conference Calling Set-up	\$1.50 per party
Manual Completion Surcharge	\$1.00 per call
Voice Message Delivery	\$0.35 per minute

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**SECTION 4 - RATES AND CHARGES- (Cont'd)**

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**SECTION 5 - PROMOTIONAL OFFERINGS**

**5.1 Promotional Offerings**

Carrier may, at times offer special promotional offerings on various products and services. These promotions will usually be offered for specified periods of time and will appear in this section of the tariff. All promotions will be submitted in advance to the Florida PSC for their approval.

Installation and monthly recurring charges such as customer account codes and dedicated installation charges may be waived from time to time particularly if the customer signs a term commitment.

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