

Technologies, Inc.
2010 Federal Hwy., Suite 111
Phone: 954.343.2053 Fax: 954.343.2053
www.critechnologyinc.com

January 31, 2003

Florida Public Service Commission
Division of the Commission Clerk and Administrative Services
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0850

030116-TI

Dear People:

Enclosed is a check in the amount of \$250.00 and an application for authority to provide interexchange telecommunications service, with six additional copies. After reviewing the FAQ's, I found that it takes approximately twelve weeks to get certified. Even though my livelihood depends on getting this certification, I understand why it's necessary for the process to take this long. I therefore would not ask that you provide any short cuts no one else is getting.

I would ask for one kindness however. If there is some question or problem with the application, please call me so it can be resolved as quickly as possible. I can be reached at my office 954-343-2053 or my cell 954-240-2242. Any help you can provide would be greatly appreciated.

Sincerely yours,

Marc A. Robin

Check received with filing and forwarded to Fiscal for deposit. Fiscal to forward deposit information to Records.

Initials of person who forwarded check:

STATE RECORDS CENTER

FEB -3 2003

Technology &
Communication
Solutions

DOCUMENT NUMBER-DATE

01052 FEB-3 8

Authorized WILDFIRE® Dealer

FPSC-COMMISSION CLERK



Technologies, Inc.

201 N. Federal Hwy., Suite 111 • Deerfield Beach, FL 33441
Phone: 954.343.2053 • Fax: 954.343.2057
www.crtechnologyinc.com

ORIGINAL

030116-TT

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

Original

DOCUMENT NUMBER - DATE

01052 FEB -3 8

FPSC-COMMISSION CLERK

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

2. Name of company:
CR Technologies, Inc.

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

4. Official mailing address (including street name & number, post office box, city, state, zip code):
201 North Federal Highway
Suite 111
Deerfield Beach FL 33441

5. Florida address (including street name & number, post office box, city, state, zip code):
201 North Federal Highway
Suite 111
Deerfield Beach FL 33441

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

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

Operator Service Provider - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.

Reseller - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.

Switchless Rebiller - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.

Multi-Location Discount Aggregator - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers, then offers resold service by enrolling unaffiliated customers.

Prepaid Debit Card Provider - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

7. Structure of organization;

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

8. **If individual**, provide:

Name: N/A Filing as Florida Corporation

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:**
P02000114124 See Attachment A – Corporate Papers

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

(a) **The Florida Secretary of State Corporate Registration number:**
N/A Filing as Florida Corporation

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 Filing as Florida Corporation

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

(a) **The Florida Secretary of State registration number:**
N/A Filing as Florida Corporation

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

Name: N/A Filing as Florida Corporation

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 Filing as Florida Corporation

15. Provide **F.E.I. Number** (if applicable): 45-0491167

16. Provide the following (if applicable):

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

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

Name:

Title:

Address:

City/State/Zip: _____

Telephone No.: _____ **Fax No.:** _____

- (c) How is this information provided? **Name of company will appear on screen if electronic or on printout if hard copy created. Company info will appear on any statements or bills sent by CR Technologies, Inc.**

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: Marc A. Robin

Title: Director of Sales and Marketing

**Address: 210 North Federal Highway
Suite 111**

City/State/Zip: Deerfield Beach, FL 33441

Telephone No.: 954-343-2053 Fax No.: 954-343-2057

Internet E-Mail Address: marc@crtechnologyinc.com

Internet Website Address: www.crtechnologyinc.com

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

Name: John Paul Castagna

Title: President

Address: 201 North Federal Highway
Suite 111

City/State/Zip: Deerfield Beach FL 33441

Telephone No.: 954-343-2053 **Fax No.:** 954-343-2057

Internet E-Mail Address: paul@crtechnologyinc.com

Internet Website Address: www.crtechnologyinc.com

(c) Complaints/Inquiries from customers:

Name: Patricia Castagna

Title: Vice-President

Address: 201 North Federal Highway
Suite 111

City/State/Zip: Deerfield Beach FL 33441

Telephone No.: 954-343-2053 **Fax No.:** 954-343-2057

Internet E-Mail Address: patricia@crtechnologyinc.com

Internet Website Address: www.crtechnologyinc.com

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.

None

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

None

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

None

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

None

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

None

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

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

None

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

None

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

a. X **MTS with distance sensitive per minute rates**

 Method of access is FGA
 Method of access is FGB
 X Method of access is FGD
 Method of access is 800

b. X **MTS with route specific rates per minute**

 Method of access is FGA
 Method of access is FGB
 X Method of access is FGD
 Method of access is 800

c. **MTS with statewide flat rates per minute (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).

See Attachment B - Tariff

23. Submit the following: **See Attachment C - Resumes**

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

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

C. Financial capability.

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

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

- 1. the balance sheet; **See Attachment D - Financials**
- 2. income statement; and **See Attachment D - Financials**
- 3. statement of retained earnings. **See Attachment D - Financials**

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.

See Attachment E - Business Plan

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

UTILITY OFFICIAL:

John Paul Castagna
Print Name

President
Title

954-343-2053

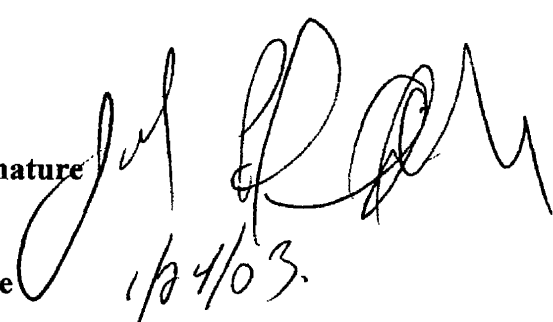
Telephone No.

Signature

Date

954-343-2057

Fax No.



Address: **201 North Federal Highway**
Suite 111
Deerfield Beach FL 33441

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):

- (X) 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:

John Paul Castagna
Print Name

President
Title

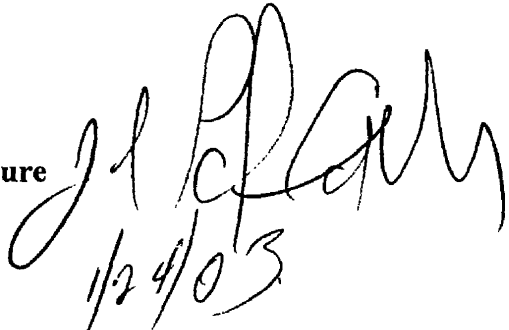
954-343-2053
Phone No.

Address: **201 North Federal Highway**
Suite 111
Deerfield Beach FL 33441

Signature

Date

954-343-2057
Fax No.



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:

John Paul Castagna

Print Name

President

Title

954-343-2053

Telephone No.

Signature

Date

954-343-2057

Fax No.

John Paul Castagna
1/24/03

**Address: 201 North Federal Highway
Suite 111
Deerfield Beach FL 33441**

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:

John Paul Castagna
Print Name

President
Title

954-343-2053

Telephone No.

Address: **201 North Federal Highway**
Suite 111
Deerfield Beach FL 33441

Signature

Date

954-343-2057

Fax No.



Attachment "A"
Corporate Papers

Certified Copy

I certify the attached is a true and correct copy of the Articles of Incorporation of CR TECHNOLOGIES, INC., a Florida corporation, filed on October 23, 2002, as shown by the records of this office.

The document number of this corporation is P02000114124.

Authentication Code: 021023152207-500008552425#1



Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this the
Twenty Third day of October, 2002

Jim Smith
Jim Smith
Secretary of State

**Electronic Articles of Incorporation
For**

CR TECHNOLOGIES, INC.

P02000114124
FILED
October 23, 2002
Sec. Of State

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:
CR TECHNOLOGIES, INC.

Article II

The principal place of business address:
201 N. FEDERAL HIGHWAY
SUITE 111
DEERFIELD BEACH, FL. 33441

The mailing address of the corporation is:
201 N. FEDERAL HIGHWAY
SUITE 111
DEERFIELD BEACH, FL. 33441

Article III

The purpose for which this corporation is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:
1000

Article V

The name and Florida street address of the registered agent is:
MARC A ROBIN
5804 N.W. 49TH LANE
COCONUT CREEK, FL. 33073

I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: MARC A. ROBIN

Article VI

The name and address of the incorporator is:

JOHN PAUL CASTAGNA JR.
201 N. FEDERAL HIGHWAY
SUITE 111
DEERFIELD BEACH FL 33441

Incorporator Signature: JOHN PAUL CASTAGNA JR.

P02000114124
FILED
October 23, 2002
Sec. Of State

Attachment “B”
Tariff

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 CR Technologies, Inc., with principal offices at 201 N.E. Federal Highway, Deerfield Beach, Fl 33441. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

CHECK SHEET

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

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

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

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Tariff Format Sheets5
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Section 4 - Rates16

ISSUED: January1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

SYMBOLS SHEET

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

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

TARIFF FORMAT SHEETS

A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1

B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with 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 tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to it's next higher level.

2.
2.1.
2.1.1.
2.1.1.A.
2.1.1.A.1.
2.1.1.A.1.(a).
2.1.1.A.1.(a).I.
2.1.1.A.1.(a).I.(i)
2.1.1.A.1.(a).I.(i).(1).

D. Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

ISSUED: January1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

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

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

Company or Carrier - CR Technologies, Inc.

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

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

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

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

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

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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.

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

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

2.2 Limitations

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

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

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EFFECTIVE January 1, 2003

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CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

SECTION 2 - RULES AND REGULATIONS continued

2.2 Limitations (Cont.)

- 2.2.3 All facilities provided under this tariff are directly controlled by the Company and the customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.4 All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.
- 2.2.5 Customers reselling or rebilling services must have a Certificate of Public Convenience and Necessity as an interexchange carrier from the Florida Public Service Commission.

2.3 Liabilities of the Company

- 2.3.1 The Company's liability arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which the aforementioned faults in transmission occur, unless ordered by the Commission.
- 2.3.2 The Company shall be indemnified and held harmless by the customer against:
- (A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information, or other content transmitted over the Company's facilities.
 - (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by the Company.

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Deerfield Beach, FL 33441

SECTION 2 - RULES AND REGULATIONS continued**2.4 Interruption of Service**

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

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

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

Credit Formula:

$$\text{Credit} = A/720 \times C$$

"A" = outage time in hours

"B" = each month is considered to have 720 hours

"C" = total monthly charge for affected facility

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Deerfield Beach, FL 33441

SECTION 2 - RULES AND REGULATIONS continued

2.5 Disconnection of Service by Carrier

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

- 2.5.1 Non-payment of any sum due to carrier for regulated service for more than thirty days beyond the date of rendition of the bill for such services.
- 2.5.2 A violation of any regulation governing the service under this tariff.
- 2.5.3 A violation of any law, rule, or regulation of any government authority having jurisdiction over such service.
- 2.5.4 The Company has given the customer notice and has allowed a reasonable time to comply with any rule or remedy, and deficiency as stated in Rule 25-4.113, F.A.C., Refusal or Discontinuance of Service by Company.
- 2.5.5 Service may be disconnected without notice for tampering with company equipment for interfacing with the service to other customers, for fraud, or in the event of a hazardous condition.

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

SECTION 2 - RULES AND REGULATIONS continued

2.6 Deposits

The Company does not require a deposit from the customer.

2.7 Advance Payments

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

2.8 Taxes

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

2.9 Billing of Calls

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

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

SECTION 3 - DESCRIPTION OF SERVICE

3.1 **Timing of Calls**

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

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

3.1.2 **Billing Increments**

The minimum call duration for billing purposes is 1 minute for a connected call and calls beyond 1 minute are billed in 1 minute increments.

3.1.3 **Per Call Billing Charges**

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

3.1.4 **Uncompleted Calls**

There shall be no charges for uncompleted calls.

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

John Paul Castagna, C.E.O.
CR Technologies, Inc.
201 N.E. Federal Highway • Suite 111
Deerfield Beach, FL 33441

SECTION 3 - DESCRIPTION OF SERVICE continued**3.2 Calculation of Distance**

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

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

FORMULA:

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

3.3 Minimum Call Completion Rate

A customer can expect a call completion rate (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 SERVICE continued**3.4 Service Offerings****3.4.1 CR Technologies Long Distance Service**

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

3.4.2 CR Technologies 800/888 (Inbound) Long Distance Service

CR Technologies 800/888 (Inbound) Long Distance Service is offered to residential and business customers. The service permits inbound 800/888 calling at a single per minute rate. Service is provided from presubscribed, dedicated or shared use access lines. Calls are billed in one minute increments, with a one minute minimum call duration. A \$10.00 minimum monthly billing requirement applies. Customers whose monthly usage is less than the minimum will be billed the minimum amount.

3.4.3 CR Technologies Calling Card Service

CR Technologies Calling Card Service is a calling card service offered to business customers who subscribe to the CR Technologies Long Distance Service calling plan. Customers using the Carrier's calling card service access the service by dialing a 1-800 number followed by an account identification number and the number being called. This service permits subscribers utilizing the Carrier's calling card to make calls at a single per minute rate. Calls are billed in one (1) minute increments after the initial minimum period of one (1) minute. There are no nonrecurring or monthly recurring charges.

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SECTION 3 - DESCRIPTION OF SERVICE continued**3.4.4 Operator Service**

The Company's operator services are provided to residential and business customers who "**presubscribe**" to this service for intrastate calling. Operator services include the completion of collect, station-to-station, person-to-person, third party billing and credit card calls with the assistance of a Carrier operator. Each completed operator assisted call consists of two charge elements (except as otherwise indicated herein): (i) a fixed operator charge, which will be dependent on the type of billing selected (e.g., calling card, collect or other) and/or the completion restriction selected (e.g., station -to-station or person-to-person): and (ii) a measured usage charge dependent upon the duration, distance and/or time of day of the call.

3.4.4.A Operator Dialed Surcharge

This surcharge applies to calls when the customer has the capability of dialing all the digits necessary to complete a call, but elects to dial only the appropriate operator code and requests the operator to dial the call station. The surcharge does not apply to:

- 1) Calls where a customer cannot otherwise dial the call due to defective equipment or trouble on the CR Technologies Inc. network: and
- 2) Calls in which a Company operator places a call for a calling party who is identified as being handicapped and unable to dial the call because of his/her handicap.

The Operator Dialed Surcharge applies in addition to any other applicable operator charges.

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SECTION 4 - Rates

4.1 CR Technologies Long Distance Service

Rate per minute - \$0.10
Plan is billed in full minute increments.

4.2 CR Technologies 800/888 (inbound) Long Distance Service

Rate per minute - \$0.10
Plan is billed in six second increments with a eighteen second minimum.

4.3 CR Technologies Calling Card Service

Rate per minute - \$0.20
Plan is billed in full minute increments.

4.4 Operator Services (For presubscribed customers)

4.4.1 Usage Rates: The appropriate rate found under 4.1 or 4.3 shall apply

4.4.2 Operator Charges

Directory Assistance \$1.65

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SECTION 4 - Rates continued**4.5 Determining Applicable Rate in Effect**

For the initial minute, the rate applicable at the start of chargeable time at the calling station applies. For additional minutes, the rate applicable is that rate which is in effect at the calling station when additional minute(s) begin. That is, if chargeable time begins during the Day Period, the Day Rate applies to the initial minute and to any additional minutes that the call continues during the rate period. If the call continues into a different rate period, the appropriate rates from that period apply to any additional minutes occurring in that rate period. If an additional minute is split between two rate periods, the rate period applicable at the start of the minute applies to the entire minute.

4.6 Payment of Calls**4.6.1 Late Payment Charges**

Late payment charge of 1.5% per month will be assessed on all unpaid balances more than thirty days old.

4.6.2 Return Check Charges

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

4.7 Restoration of Service

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

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EFFECTIVE January 1, 2003

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SECTION 4 - Rates continued

4.8 Special Promotions

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

4.9 Special Rates For The Handicapped

4.9.1 Directory Assistance

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

4.9.2 Hearing and Speech Impaired Persons

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

4.9.3 Telecommunications Relay Service

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

ISSUED: January 1, 2003

EFFECTIVE January 1, 2003

By:

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CR Technologies, Inc.
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Attachment “C”
Resumes

JOHN PAUL CASTAGNA

1189 S.W. 19th Street
Boca Raton, Florida 33486
561-750-1553

Experience: 1978 - 1992

Partnership in Castagna Group. A group of companies that made Castagna Insurance a large local insurance agency in the New London, Connecticut area. Castagna Group was instrumental in putting together the Connecticut Department of Housing Worker's Compensation Program, the American Boat Builders/Repairers Association Insurance Program as well as several others.

In 1992 the Castagna Group was sold to a larger insurance firm. My responsibility was the marketing of new commercial deals and co-managing our finances and investments.

1992 - Present

Owner and President of Castagna Specialty Risk. A nationwide wholesale insurance broker concentrating on ocean marine and errors and omissions insurance. Responsibilities include but are not limited to marketing, product development, consultation, overseeing staff and collections.

Personal:

Age: 43
Born: New London, CT
Connecticut resident from 1959 - 1992
Florida resident from 1992 - Present
Marital Status: Married

757 SE 17th St
Suite #103
Ft. Lauderdale, FL 33316

Tel: 954-236-8847
Fax: 954-337-2307
Email: alan@magicgate.com

Alan Kimpel

Experience

1999-Present

COMPUTER PROGRAMER

- Responsible for multimedia project designs for major corporations
- Responsible for design and programming all aspects of software and web pages for major corporations

1990-1999

ENTERTAINER

- Worked on cruise ships around the world as the largest illusion show on the seven seas.
- Full evening show performed for over 75 nationalities
- Was responsible for all aspects of the show including pre-production, sound, lighting, pyrotechnics and costuming.

Education

1988 Edgerton Senior High School Edgerton, WI

- Graduated with double honors

1995 University of Wisconsin Madison, WI

- Microcomputer Applications

1986 University Of Wisconsin Madison, WI

- Introduction to Management Information Systems

Other Information

Fully knowledgeable in the following programming languages: Assembly, Pascal, Basic, Java, C. Fully adept in troubleshooting, building and repairing computer equipment / software.

Attachment "D"
Financials

CR Technologies, Inc.
Deerfield Beach, FL
Balance Sheets, December 31, 2002

ASSETS

	<u>2002</u>
CURRENT ASSETS:	
Cash	\$ 1,000.00
Accounts receivable (Notes 1)	-0-
Unexpired insurance	-0-
Notes receivable	-0-
Prepaid state income taxes	-0-
TOTAL CURRENT ASSETS	1,000.00
PROPERTY AND EQUIPMENT, at cost: (Notes 1 & 4)	132,000.00
Less, accumulated depreciation	-0-
NET PROPERTY AND EQUIPMENT	132,000.00
OTHER ASSETS: / Line of Credit	100,000.00
Deposit	<u>-0-</u>
TOTAL OTHER ASSETS	\$100,000.00
TOTAL ASSETS	\$233,000.00

LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES:	-0-
Current maturities of long-term debt	-0-
Accounts payable	-0-
Customer claims	-0-
Accrued expenses	-0-
Accrued state income tax (Note 1)	-0-
TOTAL CURRENT LIABILITIES	-0-
OTHER LIABILITIES:	
Long-term debt less current maturities (Note 6)	\$254,800.00
TOTAL LIABILITIES	\$254,800.00
STOCKHOLDERS' EQUITY	(21,800.00)
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$233,000.00

CR Technologies, Inc.
Notes to Financial Statements
December 31, 2002

1. ACCOUNTING POLICIES

Income Realization: The Company recognizes income and expenses on the accrual basis for financial statement and tax purposes.

Depreciation: Equipment is depreciated over its estimated useful life of 5 - 7 years using accelerated methods for financial statement and income tax purposes.

Accounts Receivable: The Company has elected to provide for bad debt expense by employing the allowance method.

Cash and Cash Equivalents: For purposes of the statements of cash flows, the Company considers all highly liquid debt instruments purchased with a maturity of three months or less to be cash equivalents.

Income Taxes: The Company has elected to be taxed as an "S" Corporation. With this election, all income and deductions are passed through to the shareholders personal tax return for Federal purposes. Therefore, these financial statements contain a provision for state corporation income taxes only.

2. OPERATING LEASES:

Facilities: The Company is committed to an operating lease on its office in Deerfield Beach, FL, through January 1, 2004. Minimum annual lease obligations are as follows:

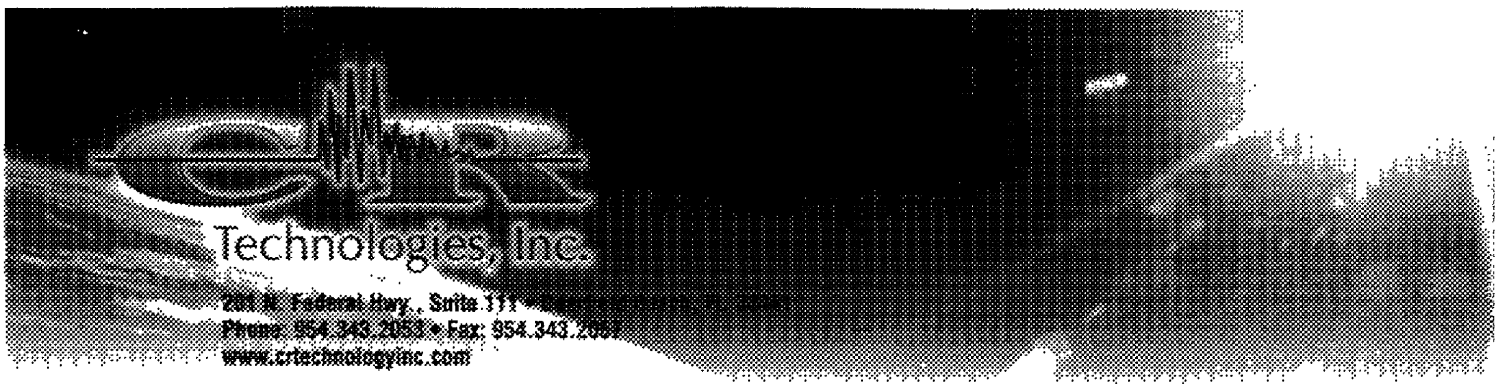
2003	\$ 12,000.00
	<u>\$ 12,000.00</u>

Equipment: The Company leases office equipment. Each lease contains an option to purchase the equipment at \$1.00 at the end of a lease term. Minimum annual lease commitments are as follows:

2003	\$ 51,600.00
2004	\$ 51,600.00
2005	<u>\$ 51,600.00</u>
	\$154,800.00

3. The company has a line of credit in the amount of \$100,000.00 with an annual interest rate of 12%.

Attachment “E”
Business Plan



CR Technologies, Inc. Business Summary

Although technology has given us some terrific products to enhance our personal lives and make us more productive at work, the telecommunications field has advanced at a much slower pace. To a certain extent, it has remained static: Bulky, unreliable fax machines have not substantially changed in 20 years, many cell phones don't have e-mail, secretaries call in sick, etc.

Based on market research as well as our personal beliefs, we started CR Technologies as a new way for successful individuals and businesses to utilize voice-recognition software to achieve optimum telecommunications efficiency with their telephones and faxes.

The plan is to build our business around the Wildfire® platform. Our product line includes the following:

1. Wildfire® Personal Assistant
2. Long Distance through XO Communications
3. Network Repair and Maintenance
4. Web Design and Hosting
5. Wireless Broadband Internet Access (in late 2003)

The principals of the company include the following:

Paul Castagna	Business and Finance
Marc Robin	Marketing/Direct Mail
Alan Kimpel	Network Repair/Internet Design & Software Development

CR Technologies' Ownership

- 72% Owned by Paul Castagna
- 25% Owned by Patricia Castagna
- 3% Owned by Alan Kimpel

CR Technologies is a Corporate Florida Corporation. Structures are sub chapter S Corporation.

CR is a compilation of the names Castagna and Robin

Markets

Our primary markets are busy professionals such as real estate agents, pharmaceutical representatives, insurance agents and small businesses driven by sales forces in southeast Florida.

Strategy/Marketing

- Current contacts developed over the years through business
- Direct mail to specific industries (see attached)
- Weekly advertising in the Monday business section of The Sun Sentinel
- Monthly trade shows
- Independent resellers
- Internet-driven sales and service

Assumptions

- Minimum monthly Wildfire charge is \$50.00 per account.
- Long Distance CRT net rate spread .03% per minute with an average 250 minutes of usage per line.
- Monthly burning cost in the \$10,000 to \$12,000 range
- Break-even point - 200 customers
- Minimum penetration of 1.5% in each industry
- CRT will obtain residual business i.e. web design and network repair.

Competitive Advantages

1. Truly unique service in Wildfire®
2. Limited competition
3. Demand nit net
4. Balanced marketing plan

5. Talented and experienced staff

Operating Weaknesses

Relatively new product

Finances

	Year One	Year Two	Year Three
Loan Repayment	\$33,600	\$33,600	\$33,600
T One Lines	\$44,400	\$21,600	\$21,600
Computer Lease	\$51,600	\$51,600	\$51,600
Annual Maintenance	See Notes	\$21,000	\$21,000
Legal and Accounting	\$5,000	\$5,000	\$5,000
Rent	\$12,000	\$12,000	\$12,000
Insurance	\$4,000	\$15,000	\$20,000
Office Supplies	\$3,000	\$4,000	\$5,000
Telephone	\$4,000	\$5,000	\$6,000
Property Taxes	\$1,000	\$1,000	1,000
Postage	\$3,600	\$3,600	\$3,600
Gasoline	\$2,000	\$3,000	\$4,000
Software Design	\$6,000	\$0	\$0
Internet/Software	\$1,500	\$1,500	\$1,500
Hardware Maint./Purchase	\$20,000	\$40,000	\$40,000
Printing	\$4,000	\$2,000	\$2,000

Direct Mail	\$13,000	\$13,000	\$13,000
Advertising	<u>\$31,000</u>	<u>\$31,000</u>	<u>\$31,000</u>
Expenses	\$239,700	\$263,900	\$271,900
Revenue	\$225,000	\$852,000	\$1,500,000
Payroll	-0-	\$325,000	\$675,000
Pre-Tax Profit	(14,700)	\$527,000	\$825,000
Distribution	-0-	\$272,000	\$375,000
Income Taxes	<u>-0-</u>	<u>\$51,000</u>	<u>\$93,000</u>
Net Income	(14,700)	\$204,000	\$ 357,000

- Castagna Specialty Risk provided a \$100,000 start-up loan for a 36-month term.
- Annual Maintenance First Year there is no charge subsequent years 15% of purchase price.
- Software Design - Alan Kimpel was given a 3% equity state for foregoing about 2/3 of the Billing charges in respects to software billing and Internet design.
- Printing and Direct Mail is done at cost by Marc Robin's firm New Look Marketing.
- Payroll - There will be no payroll until fixed expenses are met.
- Income Taxes are at the personal level per the federal rules for sub chapter S Corps.