



CROCKER & CROCKER, P.C.

ATTORNEYS AT LAW

PATRICK D. CROCKER
patrick@crockerlawfirm.com

July 23, 2009

Ann Cole
Office of the Commission Clerk
Florida Public Service Commission
Capital Circle Office Center
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850

090387-TX

RECEIVED-FPSC
09 JUL 27 AM 11:00
COMMISSION
CLERK

Re: SAVE PLUS, INC.

Dear Ms. Cole:

Enclosed herewith for filing with the Commission, please find an original and one (1) copy of the above captioned corporation's *APPLICATION FOR AUTHORITY TO PROVIDE COMPETITIVE LOCAL EXCHANGE SERVICE WITHIN THE STATE OF FLORIDA*, along with checks in the amount of \$400.00 to cover filing fees relating to same.

Also enclosed is an exact duplicate of this letter. Please stamp the duplicate received and return same in the postage-paid envelope attached thereto.

Please contact the undersigned if you have questions or concerns.

Very truly yours,

CROCKER & CROCKER, P.C.

Patrick D. Crocker

PDC/tld

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

Initials of person who forwarded check:

COMMISSION CENTER
09 JUL 27 AM 11:21

COM
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09 JUL 27 AM 10:37

DOCUMENT NUMBER-DATE

07615 JUL 27 08

FPSC-COMMISSION CLERK

The Kalamazoo Building 107 West Michigan Avenue, Fourth Floor Kalamazoo, Michigan 49007

T 269.381.8893 F 269.381.4855

**BEFORE THE STATE OF FLORIDA
PUBLIC SERVICE COMMISSION**

Application of)
SAVE PLUS, INC. for Authority to Provide)
Competitive Local Exchange) CASE NO.
Telecommunications Service Within the State)
of Florida)

APPLICATION

Patrick D. Crocker
Crocker & Crocker, P.C.
The Kalamazoo Building
107 W. Michigan Ave, 4th Floor
Kalamazoo, MI 49007
Telephone: (269) 381-8893
Facsimile: (269) 381-4855
Email: Patrick@crockerlawfirm.com

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 rather than apply for a new certificate.

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

2. Name of company:

SAVE PLUS, INC.

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

Not Applicable ("N/A")

4. Official mailing address:

Street/Post Office Box: 4517 Northwest 51st Street

City: Coconut Creek

State: FL

Zip: 33073

5. Florida address:

Street/Post Office Box: 4517 Northwest 51st Street

City: Coconut Creek

State: FL

Zip: 33073

6. Structure of organization:

Individual

Foreign Corporation

General Partnership

Other _____

Corporation

Foreign Partnership

Limited Partnership

DOCUMENT NUMBER-DATE

07615 JUL 27 8

FPSC-COMMISSION CLERK

7. **If individual**, provide: N/A
 Name:
 Title:
 Address:
 City/State/Zip:
 Telephone No.:
 Fax No.:
 Internet E-Mail Address:
 Internet Website Address:
8. **If incorporated in Florida**, provide proof of authority to operate in Florida. The Florida Secretary of State corporate registration number is:
9. **If foreign corporation**, provide proof of authority to operate in Florida. The Florida Secretary of State corporate registration number is: F09000001020
Please See Exhibit A.
10. **If using fictitious name—d/b/a**, provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida. The Florida Secretary of State fictitious name registration number is: N/A
11. **If a limited liability partnership**, provide proof of registration to operate in Florida. The Florida Secretary of State registration number is: N/A
12. **If a partnership**, provide name, title and address of all partners and a copy of the partnership agreement. N/A
 Name:
 Title:
 Address:
 City/State/Zip:
 Telephone No.:
 Fax No.:
 Internet E-Mail Address:
 Internet Website Address:
13. **If a foreign limited partnership**, provide proof of compliance with the foreign limited partnership statute (Chapter 620.169, FS), if applicable. The Florida registration number is: N/A

14. Provide **F.E.I. Number** (if applicable): 94-3468946

15. Who will serve as liaison to the Commission in regard to the following?

(a) The application:

Patrick D. Crocker
Crocker & Crocker, P.C.
The Kalamazoo Building
107 W. Michigan Ave, 4th Floor
Kalamazoo, MI 49007
Telephone: (269) 381-8893
Facsimile: (269) 381-4855
Email: Patrick@crockerlawfirm.com

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

Name: Daniel Davis
Title: President
SAVE PLUS, INC.
4517 Northwest 51st Street
Coconut Creek, FL 33073
Telephone: (561) 713-4507
Facsimile: (561) 948-8390
Email: ddavis@savepluscommunications.com
Website: www.savepluscommunications.com (under construction)

(c) Complaints/Inquiries from customers:

Name: Daniel Davis
Title: President
SAVE PLUS, INC.
4517 Northwest 51st Street
Coconut Creek, FL 33073
Telephone: (561) 713-4507
Facsimile: (561) 948-8390
Email: ddavis@savepluscommunications.com
Website: www.savepluscommunications.com (under construction)

16. List the states in which the applicant:

- (a) has operated as a Competitive Local Exchange Telecommunications Company.

Applicant has not operated as a Competitive Local Exchange Telecommunications Company in any jurisdiction.

- (b) has applications pending to be certificated as a Competitive Local Exchange Telecommunications Company.

Applicant is a newly formed corporation which is seeking authority to provide the facilities-based and resold telecommunications services within the State of Florida.

- (c) is certificated to operate as a Competitive Local Exchange Telecommunications Company.

Applicant is not certified to operate as a Competitive Local Exchange Telecommunications Company in any jurisdiction.

- (d) has been denied authority to operate as a Competitive Local Exchange Telecommunications Company and the circumstances involved.

Applicant has not been denied authority to operate as a competitive local exchange company in any jurisdiction.

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

Applicant has had no regulatory penalties imposed for violations of telecommunications statutes.

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

Applicant has not been involved in any civil court proceedings with an interexchange carrier, local exchange company, or other telecommunications entity.

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

- (a) adjudged bankrupt, mentally incompetent (and not had his or her competency restored), or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, provide explanation.

None have been adjudged bankrupt, mentally incompetent, or guilty of any felony or of any crime.

- (b) granted or denied a competitive local exchange certificate in the State of Florida (this includes active and canceled competitive local exchange certificates). If yes, provide an explanation and list the certificate holder and certificate number.

None have been granted or denied a competitive local exchange certificate in the State of Florida.

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

None are an officer, director, partner, or stockholder in any other Florida certificated or registered telephone company.

18. Submit the following:

- (a) Managerial capability: resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.

See Exhibit B

- (b) Technical capability: resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.

See Exhibit B

- (c) Financial capability: applicant's audited financial statements for the most recent three (3) years. If the applicant does not have audited financial statements, it shall so be stated. 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. 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.

See Exhibit C

THIS PAGE MUST BE COMPLETED AND SIGNED

REGULATORY ASSESSMENT FEE: I understand that all telephone companies must pay a regulatory assessment fee. Regardless of the gross operating revenue of a company, a minimum annual assessment fee, as defined by the Commission, is required.

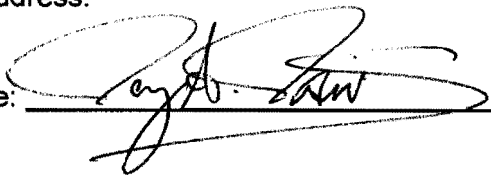
RECEIPT AND UNDERSTANDING OF RULES: I acknowledge receipt and understanding of the Florida Public Service Commission's rules and orders relating to the provisioning of competitive local exchange telecommunications company (CLEC) service in Florida.

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

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

Company Owner or Officer

Print Name: Danny Davis
Title: President
Telephone No.: (561) 713-4507
E-Mail Address:

Signature:  _____

Date: 06 12 24 12009

EXHIBIT A

Foreign Corporation Qualification



FLORIDA DEPARTMENT OF STATE
Division of Corporations

March 13, 2009

**KAREN JOHNSON
HARVARD BUSINESS SERVICES, INC.
16192 COASTAL HIGHWAY
LEWES, DE 19958**

Qualification documents for SAVE PLUS, INC. were filed on March 12, 2009 and assigned document number F09000001020. Please refer to this number whenever corresponding with this office.

Your corporation is now qualified and authorized to transact business in Florida as of the file date.

A corporation annual report/uniform business report will be due this office between January 1 and May 1 of the year following the calendar year of the file date. A Federal Employer Identification (FEI) number will be required before this report can be filed. If you do not already have an FEI number, please apply NOW with the Internal Revenue by calling 1-800-829-4933 and requesting form SS-4.

Please be aware if the corporate address changes, it is the responsibility of the corporation to notify this office.

Should you have any questions regarding this matter, please contact this office at (850) 245-6962.

Valerie Herring
Regulatory Specialist II
New Filing Section
Division of Corporations

Letter Number: 509A00008727

EXHIBIT B

Management Resumes

Daniel Allen Davis

6112 Grand Cypress Circle East, Coconut Creek, FL 33073

Phone: 1-440-479-9489 Fax: 1-561-948-8390 E-Mail: ddavis@savepluscommunications.com

Objective

Telecommunications Professional with more than 5 years of technical and management experience in the telecommunications field. I have shown consistent improvement in customer relations, cost reduction and installations.

Experience

PKXL, Inc

2005-2009

- Constructed the main network infrastructure along with all telecommunication needs the company had.
- Managed 25 Customer Service Representatives
- Call Center Analyst
- Beta testing for Nortel systems prior to company installation.
- Providing IT support for sales reps around the country

Telecommunications Consultant

2003-2005

- Assistant to team leader for company specializing in relocation of used telecommunication equipment and helped oversee the technical performance of the technicians.
- Helped identify and label end-to-end equipment connectivity, identified and separated power sources.
- Analyzed switch malfunctions using switch logs and diagnostic test and reporting software.
- Helped develop information databases on switch tables, trunks and revision messages.

Education

Notre Dame College, Cleveland, OH *Bachelor of Science in Marketing and Information Technology.*

* 3 year varsity basketball

2001-2005

Mayfield High School, Cleveland, OH

* 4 year varsity basketball, MVP of conference

1997-2000

Skills

Hardware: Nortel SL-1, Meridian Voice Mail System

Software: Microsoft Office (Word, Excel, Access, Outlook and PowerPoint)

Networks: FMT Fiber Multiplexer, OC-3 Fiver Multiplexer

Seid Tanovic

2872 Camelot Ct. Willoughby Hills, OH 44092

Cell: (216) 310-2235

Seid@savepluscommunications.com

Objective

Technical support and product management of communications and computer related platforms. Coordinating new product development and organizing customer applications. Skilled at designing technical marketing literature. Experience is designing digital and analog circuits for communications systems. Solid record for improving network design by identifying the best solution to optimize telecom networks resulting in cost savings and enhanced customer service.

Experience

- * Bear and Cub, Inc. 2005-2008
- * Customer Implementation Manager
- * Bilingual in Croatian, English and Russian
- * Project Planning & Development
- * Communication Management
- * Resource Management
- * High-tech Manufacturing

Education

University of Indianapolis 2000-2001- International Business Studies

Cleveland State University 2002-2004, International Business Studies

Skills

Professional training in network communications, project management, time management. Vast knowledge in most computer software such as Word, Excel, Adobe Suite, and QuarkXPress. Detail oriented with strong skills in communication, organization, forecasting, analysis and scheduling.

MATTHEW P. DAVIS

MPD0432@GMAIL.COM

Matthew.Davis@BankofAmerica.com

6112 Grand Cypress Circle East, Coconut Creek, FL 33073 • Phone (954) 496-0033

OBJECTIVE

My objective is to personally gain a thorough knowledge of a company through interaction with customers both live and over the phone. I thrive to develop and improve negotiation and customer service skills. I feel that I am a very outgoing person that gets along with most people very well; this perceives my interest in a position with handling and proposing financial plans well. I plan to enhance my direction skills in regards to helping customers with each of their separate situations and associates in giving and receiving constructive criticism as well as sharing best practices.

EXPERIENCE

2004—Current Bank of America Ft. Lauderdale , FL

Account Manager / Senior Collector

- Handled 5-180 day delinquent accounts in dialer, manual call, and ownership environment.
- Currently meeting and exceeding in both quality and customer delight surveys.
- Quarterly Award of Excellence winner in first quarter of 2008.
- Participated in Town Hall meeting with executives as a SWAT (Service With Action Team) representative.
- Maintained a position near top of scoreboard for entirety of employment.
- Participated as member of the Rewards & Recognition team which decides how to reward associates for best practices.
- Member of the Mentoring program for extended skills.
- Current OJT (On the Job Training) Coach. Assisting new hires with side by side and feedback coaching while in training so will be compatible for floor environment.

2002—2004 Nationwide Fundraisers Pompano Beach, FL

Verification Specialist / Telemarketer

- Obtained commissioned bonus for high sales in 15 consecutive months.
- Led callback verification for purchase and customer information to be authorized and verified for security and approval check.
- Led spot check quality monitoring for part-time floor associates.

2000–2005 Sunshine Mirrors Pompano Beach, FL

Receptionist / Sales Rep / Mechanic Assistant

- Designed sales brochure for increased advertisement.
- Assisted in job estimates and invoice pricing for customer history records.
- Assisted in installation of residential and industrial mirrors, glass tabletops, and shower enclosures.

EDUCATION

2000–2004 Pompano Beach High School Pompano Beach, FL

- Received Magnet Diploma in International Business.
- Upheld 3.0 GPA
- Participated in Varsity Football, Soccer, Track and Field, and Baseball.

2004–2005 Broward Community College Coconut Creek, FL

- Participated in the Emergency Medical Services program.

INTERESTS

Playing sports, cooking, computer leisure, and writing. Also proficient in Microsoft Word, Power point, Excel, and Outlook.

REFERENCES

Christine Scrivener (Current Manager)

AVP ; Risk Operations Team Manager 954-473-7229

Won Choe (Co-worker, affiliate, friend)

Business Support Lead / LPW Administrator 954-473-7212

Daniel Davis (Cousin) 440-479-9489

Save Plus, Inc / President 561-713-4507

Larisa Tanovic

2872 Camelot Court
Willoughby Hills, OH 44092
larisatanovic@yahoo.com
Cell (440) 539-7341
Home (440) 943-5578

Objective: Customer Service Representative

Have 4 years of experience working in an office environment. Highly motivated with strong work ethic. Able to prioritize tasks; work independently, Interpersonal and multi-cultural communication skills. Able to speak fluently in Bosnian, Serbian and Croatian.

EDUCATION

Athens, OH	Ohio University
	Degree: Bachelors in Arts and Science
	Major: Political Science Major: Sociology
	Date of graduation: 6/08

EXPERIENCE

Summer 04- present Yasna's Daycare, Assistant Director

Willoughby Hills, OH

Receptionist: Provide support to the director. Provide visitor information. Assist with answering the phones. Assist with care duties regarding the children. Answered inquires, answer messages and scheduled appointments.

Administration: Prepare and plan sessions for the children. Process client payments, and maintain sales records. Maintained student records, files, managed incoming and outgoing correspondence. Prepare enrollment package, letters, memos, and other documentation. Hire potential employees, conduct interviews, and meet with new clients. Plan and coordinate events such as closings, parties, and meetings. Prepare refreshments, invite attendees, and prepare materials. Developed and implemented administrative polices and procedures. Built key client relationships.

Key accomplishments:

- ` Upgraded postage and phone system
- ` Created new enrollment packages
- ` Expanded the daycare

December 2008- present International Service Center, Specialist
Interpreter
Cleveland, OH

Customer Service: Main Interpreter for Bosnian, Serbian, and Croatian. Interpreting during court and court-related proceedings, including any and all meetings and conferences between client and his attorney. Interpreting during a doctors appt, for welfare service, immigration, on the phone, and for police matters. Worked on translating the following documents, legal, educational, commercial, literary, and technical.

Work Activities: using specialist dictionaries, thesauruses and reference books to find the closest equivalents for terminology and words used. Using appropriate software for slick presentation and delivery. Dictating translations into a tape recorder or dictaphone. Researching legal, technical and scientific phraseology to find the correct translation. Liaising with clients to discuss any unclear points. Proofreading and editing final translated versions. Networking and making contacts.

SKILLS

Administrative: Managing office workflow, developing policies and procedures to improve operations, maintaining filing and database system, meeting/event planning.

Communication: Preparing business documents, letters and memos, invoices and payroll.

Accounting: Managing and monitoring financial transactions, accounts.

Computer Skills: Advanced proficiencies in Microsoft Windows, Word Excel, and Power Point and Internet skills. Able to type 100 words per minute.

PROFESSIONAL AFFILIATIONS

Present American Political Science
Association

9/05- Present Alpha Xi Delta Sorority
Made a great impact on the community in Athens by improving the
environment for the children in Athens City Schools. Improved, raised the
recruitment and enrollment.

7/97- present Participated in the Big Brother Big Sister
Organization

REFERENCES

Joanna Peklay: Parent from Daycare,
Relationship: professional
440-724-1191

Sabina Revinov: Parent from Daycare
Relationship: professional
440-342-3667

Sabina Akhundov

1899 Beham Drive ♦ Mayfield Hts, OH 44124 ♦ 440-429-5223 ♦ suzie_baku@yahoo.com

PROFESSIONAL OBJECTIVE

Advertising and Marketing Management graduate seeking advertising or a marketing management position that requires strong event management skills, good decision making/ problem solving abilities, and excellent communications skills.

EDUCATION

Northwood University, Midland MI and West Palm Beach, FL

Bachelor of Business Administration

May 2006

Associate of Advertising Degree

March 2004

- GPA: 3.4/4.0 Deans' List & President's List

AWARDS/SCHOLARSHIPS

- Free Enterprise Scholarship; Frank Wright Scholarship; Sisler Estate Scholarship; DECA Scholarship Recipient; J. Nelson Fairbanks Endowed Scholarship

PROFESSIONAL EXPERIENCE

Zibra Corporation, Cleveland, OH

Account Manager, Loan Officer

October 2006-Present

- Marketed different payment options to potential home buyers as well as investors
- Demonstrated creativity by creating flyers as well as banners for the trade show
- Demonstrated strong organization skills by acquiring new business while managing the existing loans

Del Sol, Put-In- Bay, OH

Sales Intern

Summer 2005

- Demonstrated strong communication skills by marketing the distinctiveness of casual wear products
- Tracked store inventory, created visual merchandise displays and was responsible for the cash drawer
- Generated over \$90,000 in merchandise sales

Stainsafe Inc., West Palm Beach, FL

Customer Service Representative for Furniture Warranty Company

2002- 2003

- Accurately processed over 100 claims per day while meeting or exceeding deadline objective
- Received Customer Service Excellence Certification for demonstrating superior service
- Presented strong leadership and analytical skills when approving service for furniture
- Exhibited interpersonal skills by direct follow up on claims and sold company products

MBNA America, Cleveland, OH, West Palm Beach, FL

Telemarketer, Account Specialist, Collections

2000 - 2002

- Processed and sold over 2,160 credit cards a year
- Rookie of the Month and Accommodation Award for never say die attitude for over 35% in SPH
- Collected over \$1,800,000 in outstanding balances and performed over \$7,000,000 balance transfers

ACTIVITIES

- **DECA:** West Palm Beach, FL; **Northwood University Annual Fashion Show** (2005): Model
Cultural Affairs program, Hand for Hope, B&D Chiropractic Center, International Festival
Northwood University International Auto Show (2003, 2004): Promoted Toyota and Audi.

LANGUAGES

- Russian

EXHIBIT C

Financial Capability

Applicant is a newly-formed company and does not have audited financials for the three most recent years. Following are Applicant's Income Projections for the period ending March 2010.

SAVE PLUS, INC.										
INCOME PROJECTION - CASH										
BASIS										
YEAR 2009										
	July	August	September	October	November	December	January	February	March	
Beginning Cash Balance	-	-	35,550	35,655	36,360	37,065	37,770	38,475	39,180	
REVENUES										
Contract revenue	-	-	100,000	100,000	100,000	100,000	100,000	100,000	100,000	700,000
Total Revenues	-	-	100,000	100,000	100,000	100,000	100,000	100,000	100,000	700,000
EXPENSES										
Salaries and Benefits - Employee	-	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	140,000
Salaries - Officers	-	-	8,000	8,000	8,000	8,000	8,000	8,000	8,000	56,000
FCC Initial Contract Cost	-	80,000	-	-	-	-	-	-	-	80,000
Cost of contracts	-	-	69,645	69,645	69,645	69,645	69,645	69,645	69,645	487,515
Rent Expense	650	650	650	650	650	650	650	650	650	5,850
Utilities	400	400	400	400	400	400	400	400	400	3,600
Telephone	-	400	400	400	400	400	400	400	400	3,200
Internet	-	150	150	150	150	150	150	150	150	1,200
Legal fees	2,200	800	600	-	-	-	-	-	-	3,600
Business Insurance	-	450	450	450	450	450	450	450	450	3,600
Registration and Filing Fees	700	-	-	-	-	-	-	-	-	700
Payroll processing fees	-	150	150	150	150	150	150	150	150	1,200
Principal and interest repayment	-	950	950	950	950	950	950	950	950	7,600
Loan documentation fee	-	2,000	-	-	-	-	-	-	-	2,000
Furniture, computers, phone equipment and copier (initial purchase)	-	10,000	-	-	-	-	-	-	-	10,000
Miscellaneous (office Supplies and other)	-	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	8,000
Total Expenses	3,950	114,450	99,895	99,295	99,295	99,295	99,295	99,295	99,295	814,065
Net income (loss)	(3,950)	(114,450)	105	705	705	705	705	705	705	(114,065)
Other Financing										
Initial Contribution by Partners	3,950	50,000	0	0	0	0	0	0	0	53,950
Bank Financing	0	100,000	0	0	0	0	0	0	0	100,000
Partner draws	0	0	0	0	0	0	0	0	0	-
	3,950	150,000	0	0	0	0	0	0	0	153,950
Ending Cash Balance	-	35,550	35,655	36,360	37,065	37,770	38,475	39,180	39,885	

SAVE PLUS, INC.
ASSUMPTIONS
INCOME PROJECTIONS – CASH BASIS

1. Save Plus, Inc. is an S-Corporation – tax at partner level
2. No beginning balance sheet presented as no current assets – projections do show projected rollforward of cash – an accrual balance sheet could be presented upon obtaining debt financing or purchase of any fixed assets
3. Currently, have a one year lease for 1,100 square feet of office space
4. Bank financing to be obtained estimated at prime rate of 3.25% plus 4; loan origination costs of 2% - bank can calculate actual amortization based on actual terms of any financing arrangement
5. Revenue projections – Year One Estimate of 15,140 contracts per month at an average of \$6.60 – 25% Enhanced Voice Over IP, 35% 24 Hour Live Voicemail, 40% Unlimited Director Assistance
6. Cost of contracts estimated at \$4.60 per contract
7. Revenue projections Year 2 – 18,940 per month; Year 3 – 22,727 per month
8. Salaries and benefits are \$3,500 a month for 5 employees; a sixth employee is added in Year 3
9. Officer salaries are estimated at \$4,000 a month for two owners which increases to \$5,000 a month in Year 3
10. Other partner draws will be based on cash flow needs of the business

Statement of Financial Accuracy

Financial statements *[and financial projections]* provided have been reviewed by the officers of Save Plus, Inc., and are accurate and based on the best information available.



Daniel Davis, President

Dated: 7-21-09



Seid Tanovic, Vice President

Dated: 7-21-09