

Affordable Voice Communications, Inc.

July 6, 1999

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

990912-TI

Dear Commission:

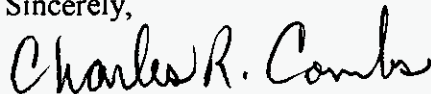
Attached is a completed original and six (6) copies of an *Application Form for Authority to Provide Interexchange Telecommunication Service within the State of Florida* and a check in the amount of \$250.00 for the application fee. The application proposes to provide 1+ outbound, 800 inbound, postpaid travel calling card, operator assistance and directory assistance services.

Also provided with the completed application form:

1. Response to item 22 on the application;
2. Certificate of Authority granted by the Florida Department of State to transact business in the State of Florida;
3. Certificate of Registration issued by the Florida Department of Revenue to collect sales and use taxes for the State of Florida; and,
4. Tariff FL No. 1.

Should the Commission have questions or need additional information, please call me at 505-523-7500 or by facsimile at 505-525-2720.

Sincerely,



Charles R. Combs
President
Affordable Voice Communications Inc.

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:



DOCUMENT NUMBER-DATE
08227 JUL 12 99
FPSC-RECORDS/REPORTING

Affordable Voice Communications, Inc.

FLORIDA PUBLIC
SERVICE COMMISSION

July 6, 1999

99 JUL 12 AM 10:00

MAIL ROOM

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

DEPOSIT

DATE

D16

JUL 12 1999

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SECURITY FEATURES EMPLOYED TO HELP PREVENT FRAUDULENT REPRODUCTION

AFFORDABLE VOICE COMMUNICATIONS, INC.
1083 NENA CT.
LAS CRUCES, NM 88005
(505) 524-8010

FIRST SECURITY BANK
OF SOUTHERN NEW MEXICO, N.A.
1-888-523-4778
95-26/1122

68

7/7/99

PAY TO THE
ORDER OF Florida Public Service Commission

\$ **250.00

Two Hundred Fifty and 00/100*****

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

DOLLARS

Security features included. Details on back.

FOR Telecom Application Filing Fee

Charles R. Combs

MP



APPLICATION FORM
FOR AUTHORITY TO
PROVIDE
INTEREXCHANGE
TELECOMMUNICATION
SERVICE WITHIN THE
STATE OF FLORIDA

DOCUMENT NUMBER-DATE

08227 JUL 12 88

FPSC-RECORDS/REPORTING

1. This is an application for (check one):
- (X) Original certificate (new company).
 - () Approval of transfer of existing certificate:
Example, a certificated company purchases an existing certificated company and desires to retain the authority of both certificates.
 - () Approval of assignment of existing certificate:
Example, a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.
 - () 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:

Affordable Voice Communications Inc.

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

Affordable Voice Communications Inc.

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

1000 North Main Street

Las Cruces, NM 88001-1126

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

The Company has no location in the State of Florida.

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

7. Structure of organization;

- () Individual () Corporation
(X) Foreign Corporation () Foreign Partnership
() General Partnership () Limited Partnership
() Other _____

8. If individual, provide:

Name : _____

Title : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

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

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

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

- (a) The Florida Secretary of State Corporate Registration number: F99000000507

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

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

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

- (a) The Florida Secretary of State registration number: _____

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

Name : _____

Title : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

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

(a) The Florida registration number: _____

15. Provide FEID Number (if applicable): 85-0456622

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 : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

(c) How is this information provided?

The company name is on the top of the Bill and in the "Who to contact" section.

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

(a) The application;

Name : Charles R. Combs

Title : President

Address: 1000 North Main Street

City/State/zip: Las Cruces, NM 88001-1126

Telephone No.: 505-523-7500 Fax No.: 505-525-2720

Internet E-Mail Address: ChasRCombs@aol.com

Internet Website Address: www.a-v-c-inc.com

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

Name : Charles R. Combs

Title : President

Address: 1000 North Main Street

City/State/zip: Las Cruces, NM 88001-1126

Telephone No.: 505-523-7500 Fax No.: 505-525-2720

Internet E-Mail Address: ChasRCombs@aol.com

Internet Website Address: www.a-v-c-inc.com

(c) Complaints/Inquiries from customers:

Name : Charles R. Combs

Title : President

Address: 1000 North Main Street

City/State/zip: Las Cruces, NM 88001-1126

Telephone No.: 505-523-7500 Fax No.: 505-525-2720

Internet E-Mail Address: ChasRCombs@aol.com

Internet Website Address: www.a-v-c-inc.com

18. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

Michigan, Indiana

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

Colorado, Georgia, Illinois, Massachusetts,
New Mexico, New York, Ohio, Wisconsin

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

Indiana

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

The company has never been denied authority to
operate in any state.

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

The company has never had regulatory penalties
imposed in any state.

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

The company has never been involved in any
civil court proceedings in any state.

19. 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.

No officer, director or any stockholder of the company has ever been adjudged bankrupt, mentally incompetent or found guilty of any felony or crime and are not involved in any pending proceedings.

(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.

No officer, director or stockholder has been or is presently in any other Florida certificated telephone company.

20. 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

l. Services included are:

Station assistance

Person-to-person assistance

Directory assistance

Operator verify and interrupt

Conference calling

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

Attached

22. Submit the following:

A. Financial capability.

The application must 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 must be signed by the applicant's chief executive officer and chief financial officer affirming that the financial statements are true and correct and must 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) must 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.

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

C. 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.

**** APPLICANT ACKNOWLEDGEMENT 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 the 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:

Charles R. Combs

Signature

7/7/99

Date

President

Title

505-523-7500

Telephone No.

Address:

1000 North Main Street

Las Cruces, NM 88001-1126

505-525-2720

Fax No.

ATTACHMENTS:

- A - CERTIFICATE TRANSFER OR ASSIGNMENT STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
- D - CURRENT FLORIDA INTRASTATE SERVICES AFFIDAVIT

**** APPENDIX A ****

CERTIFICATE TRANSFER OR ASSIGNMENT STATEMENT

Not Applicable

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

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

transfer

assignment

of the above-mentioned certificate.

UTILITY OFFICIAL:

Signature

Date

Title

Telephone No.

Address: _____

Fax No.

** APPENDIX B **

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of customer deposits and advance payments may be responded to 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:

	<u>Charles R. Combs</u>	<u>7/7/99</u>
	Signature	Date
	<u>President</u>	<u>505-523-7500</u>
	Title	Telephone No.
Address:	<u>1000 North Main Street</u>	<u>505-525-2720</u>
	<u>Las Cruces, NM 88001-1126</u>	Fax No.

**** APPENDIX C ****

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:

Charles R. Combs

Signature

7/7/99

Date

President

Title

505-523-7500

Telephone No.

Address:

1000 North Main Street

Las Cruces, NM 88001-1126

505-525-7720

Fax No.

**** APPENDIX D ****

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:

Charles R. Combs

Signature

7/7/99

Date

President

Title

505-523-7500

Telephone No.

Address:

1000 North Main Street

Las Cruces, NM 88001-1126

505-525-2720

Fax No.

***Application for Authority to Provide Interexchange
Telecommunication Service within the State of Florida***

Applicant's Name: Affordable Voice Communications Inc.
Address: 1000 North Main Street, Las Cruces, NM 88001-1126
Telephone No.: 505-523-7500
Facsimile No.: 505-525-2720
Taxpayer ID No.: Federal 85-0456622

22. SUBMISSIONS

A. Financial

Affordable Voice Communications Inc. is a new startup venture, formed on October 28, 1998 as a domestic New Mexico corporation (NM CoI 1968676). As such, Affordable Voice Communications Inc. cannot provide the required audited financial statements for the most recent 3 years and therefore asks the Commission to accept the following unaudited financial statements prepared by the treasurer of Affordable Voice Communications Inc.

Balance Statement as of May 1, 1999 is provided in support of Affordable Voice Communications Inc. application for certificate of registration.

1-May-99	
Assets	
Cash	\$ 108,129
Equipment	\$ 14,000
Software	\$ 55,000
Office Furniture	\$ 2,500
Deposits	\$ 600
Total Assets	\$ 180,229
Liabilities	
Office Lease	\$ 3,150
Equity	\$ 177,079
Total Liabilities and Equity	\$ 180,229

A Cash Flow Statement for the period October 1998 through December 1999 is provided in support of Affordable Voice Communications Inc. application. The Cash Flow identifies projected income and retained earnings.

	Oct-98	Nov-98	Dec-98	Jan-99	Feb-99	Mar-99	Apr-99	May-99	Jun-99
Beginning Balance	\$ -	\$ 49,726	\$ 49,676	\$ 101,056	\$ 89,313	\$ 88,403	\$ 87,443	\$ 80,221	\$ 79,261
Cash Receipts:									
Capital Investment	\$ 78,263	\$ 28,263	\$ 81,141	\$ 28,263	\$ 28,263	\$ 28,263	\$ 28,263	\$ 28,263	\$ 28,263
Florida LD Sales	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other LD Sales	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Cash	\$ 78,263	\$ 77,989	\$ 130,817	\$ 129,319	\$ 117,576	\$ 116,666	\$ 115,706	\$ 108,484	\$ 107,524
Cash Payments:									
Payroll	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250
Benefits	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013
Rent	\$ -	\$ -	\$ 195	\$ 450	\$ 450	\$ 450	\$ 450	\$ 450	\$ 450
Advertising	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Supplies	\$ -	\$ 50	\$ -	\$ 50	\$ -	\$ -	\$ -	\$ -	\$ -
Telephone	\$ -	\$ -	\$ 130	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300
Utilities	\$ -	\$ -	\$ 43	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
Insurance	\$ -	\$ -	\$ 400	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payroll taxes/outlays	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Licenses	\$ 274	\$ -	\$ -	\$ 5,783	\$ -	\$ -	\$ -	\$ -	\$ -
Florida LD Cost	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,312	\$ -	\$ -
Other LD Cost	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Credit Card charges	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Internet	\$ -	\$ -	\$ 130	\$ 60	\$ 60	\$ 60	\$ 60	\$ 60	\$ 1,983
Accounting	\$ -	\$ -	\$ -	\$ 2,500	\$ -	\$ -	\$ -	\$ -	\$ -
Legal	\$ -	\$ -	\$ -	\$ 2,500	\$ -	\$ -	\$ -	\$ -	\$ -
Deposits	\$ -	\$ -	\$ 600	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Cash Payments	\$ 28,537	\$ 28,313	\$ 29,761	\$ 40,006	\$ 29,173	\$ 29,223	\$ 35,485	\$ 29,223	\$ 31,096
Minimum Cash Required	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash over (short)	\$ 49,726	\$ 49,676	\$ 101,056	\$ 89,313	\$ 88,403	\$ 87,443	\$ 80,221	\$ 79,261	\$ 76,428

Jul-99	Aug-99	Sep-99	Oct-99	Nov-99	Dec-99	Total
\$ 76,428	\$ 57,258	\$ 38,138	\$ 112,084	\$ 248,261	\$ 488,917	\$ 1,646,185
\$ 28,263	\$ 28,263	\$ 28,263	\$ -	\$ -	\$ -	\$ 442,028
\$ -	\$ -	\$ 32,145	\$ 64,291	\$ 96,436	\$ 128,582	\$ 321,454
\$ -	\$ -	\$ 375,308	\$ 759,389	\$ 1,216,097	\$ 1,693,343	\$ 4,044,137
\$ 104,691	\$ 85,521	\$ 473,854	\$ 935,764	\$ 1,560,795	\$ 2,310,841	\$ 6,453,804
\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 21,250	\$ 318,750
\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 7,013	\$ 105,188
\$ 450	\$ 450	\$ 450	\$ 450	\$ 450	\$ 450	\$ 5,595
\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 60,000
\$ 50	\$ -	\$ 50	\$ -	\$ 50	\$ -	\$ 350
\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 300	\$ 3,730
\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,243
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400
\$ -	\$ -	\$ -	\$ 2,975	\$ 2,975	\$ 2,975	\$ 8,925
\$ 6,287	\$ 6,287	\$ 400	\$ -	\$ -	\$ -	\$ 25,343
\$ -	\$ -	\$ 25,085	\$ 50,169	\$ 75,254	\$ 100,339	\$ 250,847
\$ -	\$ -	\$ 284,450	\$ 576,707	\$ 926,121	\$ 1,291,819	\$ 3,079,097
\$ -	\$ -	8,190	16,556	26,382	36,621	\$ 87,748
\$ 1,983	\$ 1,983	\$ 1,983	\$ 1,983	\$ 1,983	\$ 1,983	\$ 14,311
\$ -	\$ -	\$ 2,500	\$ -	\$ -	\$ -	\$ 5,000
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,500
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 600
\$ 47,433	\$ 47,383	\$ 361,770	\$ 687,503	\$ 1,071,878	\$ 1,472,849	\$ 3,969,627
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 57,258	\$ 38,138	\$ 112,084	\$ 248,261	\$ 488,917	\$ 837,992	\$ 2,484,177

The Balance Sheet and Cash Flow show that Affordable Voice Communications Inc. is solvent and has the reserves to operate.

1. Financial Capability to Provide Service

Affordable Voice Communications Inc. owns and operates the customer billing, customer service, tax payment and provider settlement capabilities that will be used in providing service.

The 1+ outbound, 800 inbound, postpaid travel calling card, operator assistance and directory assistance services are resold services. Affordable Voice Communications Inc. has the financial capability to provide service.

2. Financial Capability to Maintain Service

Affordable Voice Communications Inc. owns and operates the customer billing, customer service, tax payment and provider settlement capabilities that will be used in providing service. The 1+ outbound, 800 inbound, postpaid travel calling card, operator assistance and directory assistance services are resold services and are maintained by the underlying provider. Affordable Voice Communications Inc. has the financial capability to maintain service.

3. Financial Capability to Meet Obligations

Affordable Voice Communications Inc. has the financial capability to meet its lease obligations.

A. Managerial Capability

The management staff of Affordable Voice Communications Inc. has an aggregate of 35 years in small business management and operation.

Charles R. Combs		President	
1083 Nena Ct		505-524-8010	
Las Cruces, NM 88005		ChasRCombs@aol.com	
<i>Summary:</i>	39 years telecommunications management and development experience		
<i>Expertise:</i>	Project budget and employment management, consensus building. System and network architecture and design.		
<i>Employment History</i>			
MCI Communications, Inc.		7/88 – 3/98 (Retired)	Senior Engineer and Manager
Colorado Springs, CO; Pentagon City, VA; Piscataway, NJ			
	Managed the budget and personnel for the architecture, design, development and operation of several MCI messaging products. Represented MCI at international and national standards forums and chaired several forums.		
CRC Computing, Inc.		3/75 - 7/88	Consultant
Whitehouse, NJ			
	Managed hardware and software development company doing work for Scimens, Western Union Telegraph, Philips, RCA, Embratel, ITT, and the FAA.		
RCA		8/72 – 3/75	Project Leader
Camden, NJ			
	Project leader on Telex switch development for Philippines, Iran, Thailand and GlobeCom		
Western Union Telegraph Co.		6/60-8/72	Systems Analyst
Mahwah, NJ; New York, NY; Washington, DC			
	Communications systems design and development for military and government communications systems.		
<i>Professional Affiliations</i>			
21 years	Institute of Electrical and Electronics Engineers (IEEE)		
22 years	Association for Computing Machinery (ACM)		
<i>Patents</i>			
3	Assigned to MCI		

Margaret H. Combs		Secretary and Treasurer	
1083 Nena Ct		505-524-8010	
Las Cruces, NM 88005		MarHCombs@aol.com	
<i>Summary:</i>	16 years business experience		
<i>Expertise:</i>	Management and financial.		
<i>Employment History</i>			
Auctions Unlimited		7/80 – 3/91 (Retired)	President
Whitehouse, NJ			
	Managed the budget and personnel for the operations of an estate and consignment auction company.		
CRC Computing, Inc.		3/75 – 7/88	Secretary and Treasurer
Whitehouse, NJ			
	Managed the budget and payroll for a consulting business.		
New Jersey State Society of Auctioneers		8/83 – 3/87	Secretary, Treasurer
		8/88 – 3/89	President
New Jersey			
	Provided leadership and financial management for the society of auctioneers of New Jersey.		
<i>Professional Affiliations</i>			
11 years	Certified Auctioneers Institute		
12 years	New Jersey State Society of Auctioneers		
6 years	American Society of Notaries		

B. Technical Capability

The technical staff of Affordable Voice Communications Inc. has an aggregate of over 63 years experience in defining, designing, implementing, testing, deploying, and maintaining both hardware and software for voice and data networks, network elements, stored program control switches, interfaces, value-added services, applications, billing systems, and international settlements systems for the U.S. Military, U.S. Federal Government, major U.S. and foreign carriers and PTTs, and U.S. and European industries. The technical staff has an aggregate of 20 years in leading and participating in U.S. and international standards bodies for establishing the telecommunications standards in use today throughout the world.

Chuck R. Combs		Vice President and Chief Scientist	
4655 Running Deer Way		301-805-5787	
Bowie, MD 20720		crcombs@compuserve.com	
<i>Summary:</i>	13 years full lifecycle development; MSEE		
<i>Expertise:</i>	Networking/Protocols, Simulation, OOA/OOD/OOP, FSMs/Event-driven programming, IPC, multithreading		
<i>Platforms:</i>	Embedded (386Ex, MPC860 SAR), DOS PC, Sun/DEC/HP workstations, Vax, Prime		
<i>Operating Systems:</i>	DOS, MultiTask, RTKernel, Windows 3.1/NT, Unix, VMS, Primos		
<i>Languages:</i>	C/C++, Smalltalk, Ada, Pascal, BASIC, FORTRAN		
<i>Protocols:</i>	OSI, HDLC, X.25, TP4, TCP/IP, ISDN, RS-366, Arcnet, Ethernet, T1/E1, R2, V5.X, ATM AAL5		
<i>User Interface:</i>	MFC, X/Motif, X/InterViews, Vermont Views		
<i>Database:</i>	Informix SQL		
Employment History			
<i>Simulation Laboratories</i>		4/98 - Present	Senior Product Development Manager
Ijamsville MD			
	Implemented embedded, multiport asynchronous to AAL5 line card in ATM access concentrator. Updated user interface to card for statistics.		
<i>Digital Technics</i>		1/96 - 4/98	Principal Software Engineer
Columbia MD			
	Developed object-oriented, cooperative-multihandling framework for embedded code in T1/E1 line card for telephone switch. Developed drivers/controllers for T1, E1, UART, HDLC, Arcnet, DSP, PCM switch devices... Team leader for design and implementation of R2 and fixed-wireless protocols (Motorola "WiLL", Granger "ES4", and V5.2). Other duties included tool development, interviewing, field-tests, and chairman of "engineering design/process board".		
<i>Simulation Laboratories</i>		8/95 - 12/95	Contractor
Ijamsville MD			
	Developed RS-366 interface, call profile database, and augmented user interface for a customer premises equipment which interfaces video codecs to the PSTN via switched 56 kb/s or ISDN (basic or primary) rate channels.		
<i>Stanford Telecommunications</i>		10/91-8/95	Software Engineer
Reston VA			
	Highlights include development of link layer interface to satellite modem and multi-session transport layer. The transport protocol provides segmentation and reassembly, multiplexing, acknowledgement, flow control, detection of lost or duplicated data units, and retransmission.		
	Also developed object-oriented simulator from the ground up for modeling data processing and data communication systems. Included extensible kernel framework supporting hierarchical models, library of standard components, debugging, statistics gathering, etc. and complete GUI for sophisticated block diagram editor.		
<i>MCI Telecommunications</i>		5/85-7/91	Software Engineer
Washington DC			
	Highlights include team leader for development of user interface to real-time network management subsystem. Also developed application suite for performance monitoring of Extended Superframe (ESF) and D4 circuits and alarm processing for alerts from DS1 and DS3 crossconnects.		
Education			
MSEE	GPA: 3.86/4.0	George Washington University, Washington, DC	12/91 Specialized in digital and data communications theory.
Professional Affiliations			
	Institute of Electrical and Electronics Engineers (IEEE)		

Chuck R. Combs	Vice President and Chief Scientist
	Association for Computing Machinery (ACM)
Professional Honors	
1/95	Outstanding Performance Award, Stanford Telecommunications
11/93	Outstanding Performance Award, Stanford Telecommunications
11/93	Technical Excellence Award, Computer Sciences Corporation
5/92	Outstanding Performance Award, Stanford Telecommunications
12/89	Achievement of Continued Excellence Award, MCI Telecommunications

David Renkiewicz		Vice President and Chief Webmaster	
17745 Grama Ridge		(719) 481-9521	
Colorado Springs, Colorado 80908		drenkiewicz@aol.com	
Employment History			
<i>MCI Telecommunications</i>		02/90 to 05/98	Engineer IV
Colorado Springs, Colorado			
Messaging Development			
	Actively contributed to the object oriented analysis and design of a remote user agent generator and access unit toolkit which provided functionality based on the X400 recommendations; Implemented an execution controller and system administrator.		
	Organized, evaluated, and refined guidelines addressing object oriented analysis methodology; Contributed to a project development methodology using object oriented techniques; Formulated guidelines for documenting the detailed analysis and design for a system and for the system objects.		
	Experienced in resolving hardware, operating system, and compiler issues during porting and interconnect activities; Porting projects include DOS into Unix and UNIX/C into another UNIX/C.		
	Experienced with Ethernet, TCP, T.30, X400 protocols, and Bellcore telephony standards.		
	Analyzed and documented service feature proposals for a facsimile broadcast service.		
	Designed and implemented proof of concept prototypes for distributed front-end applications.		
	Specified a content transformation interface for an electronic messaging service using ASN.1.		
	Contributed to the formulation of international messaging standards (ISO/IEC and ITU-T).		
	Continue to develop object oriented analytical and implementation skills through the study of technical journals and implementation techniques.		
	Received individual recognition for excellent performance (Circle of Excellence).		
British Telecom North America			
		10/89 to 02/90	Lead Programmer/Analyst
Rockville, Maryland		05/87 to 10/89	Senior Programmer/Analyst
Messaging		05/86 to 05/87	Programmer/Analyst
	Produced project schedules and manpower estimates; Contributed to the evaluation of resident programmers; Participated in the evaluation of prospective programmers.		
	Displayed excellent written and verbal communication skills during the creation and review of functional specifications and detailed design specifications.		
	Demonstrated skills in the design and implementation of finite state machines and BNF grammars.		
	Developed a working knowledge of the X400 architecture and the OSI communications model.		
	Actively participated in the design and implementation of encode and decode processes which dealt with the X409/209 transfer syntax and various protocols specified in ASN.1; Created conformance test environments.		
	Assumed responsibility for maintenance and enhancement of the transport and session layer functions, the reliable transfer server, the message processor, the disk process, and the system supervisor; Conducted technical discussions and training sessions for both engineers and clients.		
	Received performance awards and individual recognition for outstanding performance.		
Hardware	Operating Systems	Languages	Tools
X86 (PC)	DOS, UNIX, Windows (95/NT)	C++, C, Assembler	Word, Project, PowerPoint, Excel
Sun (Sparc)	Solaris	C++, C	CVS
Prime (9955)	PrimeOS	C, PL/1	
Digital (Vax)	Unix	C, Lisp, Pascal, Fortran	
Data General (Nova)		Assembler, machine	
Education			
Master of Science	Computer Science	University of Denver, Colorado	1985
			Course work focused on artificial intelligence, natural language, compiler design, operating systems, programming languages, and software development.

David Renkiewicz			Vice President and Chief Webmaster	
Bachelor of Arts	Behavioral and Social Sciences	University of Maryland, College Park, Maryland	1976	Course work focused on psychology, sociology, and human development.



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

January 27, 1999

CSC

Qualification documents for AFFORDABLE VOICE COMMUNICATIONS INC. were filed on January 27, 1999 and assigned document number F99000000507. 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 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 1-800-829-3676 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 telephone (850) 487-6091, the Foreign Qualification/Tax Lien Section.

Agnes Lunt
Document Specialist
Division of Corporations

Letter Number: 699A00003615

Account number: 072100000032

Account charged: 70.00



856

Florida Department of Revenue

03/10/99

Certificate of RegistrationThis Certificate is
Non-transferable.DR-11
R. 12/97

Issued Pursuant to Chapter 212, Florida Statutes

Registration
Effective Date
03/05/99Opening Date
03/21/99Certificate Number
78-29-087703-66-6Refer To This Number
When Reporting Tax.**This Certifies That**AFFORDABLE VOICE COMMUNICATIONS INC
% CHARLES R COMBS
1000 N MAIN ST
LAS CRUCES NM 88001**Is Hereby Authorized and Empowered to Collect Sales
and Use Taxes For The State of Florida.****THIS CERTIFICATE MUST BE POSTED IN A CONSPICUOUS PLACE.**

Florida Department of Revenue

DR-11
R. 12/97**Sales Tax Facts to Remember**

1. Every person conducting business in the State of Florida who is subject to sales and use tax is responsible for filing a "Sales and Use Tax Return" at the end of each assigned collection period.
2. In the event that your preprinted sales tax return does not arrive in the mail, it is your responsibility to contact the Florida Department of Revenue and request that a form be sent to you.
3. Your sales tax return is due the 1st of the month following the collection period and late after the 20th. Example: For the collection period ending March 31, the tax return is due on April 1 and late after April 20. (Returns postmarked on the 20th are not considered late.) When the 20th falls on a Saturday, Sunday, or a state or federal holiday, your return must be postmarked on the first working day following the 20th.
4. If your return is filed timely, you are entitled to the specified collection allowance as your commission. If your return is filed late, you lose the collection allowance and will be charged a penalty and interest.
5. You must register each location from which you do business and file a return for each location unless the Department has approved reporting in another manner.
6. You are required to file a return even though you may have no sales tax to report. Late filing of a "zero sales" return will result in a penalty assessment.
7. It is your responsibility to notify the Florida Department of Revenue if you have any changes in your business (new location, mailing address, incorporation, change of partner in partnership, etc.).
8. In the event that your business is sold or closed, the law requires you to pay all taxes, penalty and/or interest due within 15 days. A final return form is included in the sales tax coupon book.
9. You may extend your sales tax number to your suppliers when making purchases of items that will be resold, incorporated into an item of tangible personal property for sale, or exclusively rented as tangible personal property. All other purchases are taxable.
10. When accepting a tax number from another dealer instead of charging sales tax, you must keep on file a "Resale Certificate" which includes: business name, location address, reason for exempt purchase, signature of authorized agent, and tax number. Resale certificates are available at a nominal cost from your local office supply store, or if you prefer, you may have your printer prepare a form for your use. (The Department has a suggested format available upon request.)

Please contact your local Florida Department of Revenue Service Center if you require additional information or assistance regarding Florida Sales and Use Tax.

Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126
Tel: 505-523-7500 Fax: 505-525-2720

Tariff FL No. 1
Original Sheet 1
No Prior Revisions

Title Sheet
Florida Telecommunications Tariff

This tariff contains the descriptions regulations, charges and rates applicable to the furnishing of service and facilities for the telecommunications services provided by Affordable Voice Communications Inc. (Company), with principal offices at 1000 North Main Street, Las Cruces, NM 88001-1126. This tariff applies for services furnished within the State of Florida.

This tariff is filed pursuant to the requirements of the Florida Public Service Commission (Commission), located at 2540 Shumard Oak Blvd, Tallahassee, FL 32399-0850. Copies of this tariff are available for inspection at the Company's office located at 1000 North Main Street, Las Cruces, NM 88001-1126, during normal business hours. Viewing is also available electronically through the Company's World Wide Web site at www.a-v-c-inc.com.

Issued: July 7, 1999

By:

Charles R. Combs, President
Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126

Effective: _____

Check Sheet

The Title Sheet and sheets listed below of this tariff are effective as of the date shown. Revised sheets contain all changes from the original tariff that are in effect as of the date indicated.

<u>Sheet</u>	<u>Revision</u>	<u>Sheet</u>	<u>Revision</u>
1	Original	14	Original
2	Original	15	Original
3	Original	16	Original
4	Original	17	Original
5	Original	18	Original
6	Original	19	Original
7	Original	20	Original
8	Original	21	Original
9	Original	22	Original
10	Original	23	Original
11	Original	24	Original
12	Original	25	Original
13	Original	26	Original

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Symbols Sheet

The following symbols are used for their indicated purpose and will appear in the margin when used.

- (D) To signify deleted or discontinued material, including listing, rate, rule, or condition.
- (I) To signify a change resulting in an increase to a Customer's bill.
- (M) To signify material relocated from or to another part of tariff schedule with no change in text, rate, rule or condition.
- (N) To signify new material including listing, rates, rule or condition.
- (R) To signify a change resulting in a reduction to a Customer's bill.
- (T) To signify change in wording of text, rule, regulation or condition but no change in rate or charge.

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Tariff Format Sheet

When a tariff filing is made with the Commission, 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 sheets are added, the check sheet is changed to reflect the revision. An asterisk (*) designates all revisions made in a given filing. There will be no other symbols used on this sheet if this is the only kind of change made to it (i.e., the format, etc. remains the same, just revised revision levels on some sheets). The tariff user should refer to the latest check sheet to determine if a particular sheet is the most current on file with the Commission.

Sheet Numbering

Sheet numbers appear in the upper right corner of each sheet. 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 5 and 6 would be sheet 5.1.

Sheet Revision Numbers

Revision numbers appear in the upper right corner of each sheet. These numbers are used to determine the most current sheet revision on file with the Commission. For example, the 2nd revised sheet 5 cancels the 1st revised sheet 5. Because of various suspension periods, deferrals, etc., the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff sheet in effect. Consult the Check Sheet for the sheets currently in effect.

Paragraph Numbering Sequence

There are multiple levels of paragraph coding. Each level of coding is subservient to its next higher level. For example:

- 3.
- 3.1.
- 3.1.1.
- 3.1.1.1.

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1 Technical Terms and Abbreviations

- Actual Call Duration** The actual measured duration of a completed call, measured in whole seconds.
- Authorization Code** A pre-defined series of numbers to be dialed by the Customer or Authorized User upon access to the Company's travel calling card service network to identify the caller and validate the caller's authorization to use the services provided.
- Authorized User** A person, firm, corporation, or any other entity authorized by the Customer to utilize the Company's service under the terms and conditions of this tariff. The Customer remains responsible for payment of services.
- Billing Increment** The smallest unit of chargeable call time. The Billing Increment is specified by product.
- Billing Period** The period of time commencing with one day of the month and running up to the start of the same day in the following month. The start day of the Billing Period is assigned by the Company as the day of Customer registration or a day up to ten (10) days prior to registration.
- Call Charge** The total charge for a completed call calculated as the sum of the charges for the Payphone Surcharge, the Per Call Surcharge, the Operator Assistance Surcharge and the Call Duration Charge.
- Commission** Florida Public Service Commission.
- Company** Affordable Voice Communications Inc. unless otherwise clearly indicated by the context.
- Credit Limit** The maximum amount of services a Customer is allowed to use before the Company will debit the Customer's registered credit card.
- Customer** The person, firm, corporation or other entity which orders, cancels, amends or uses service and is responsible for payment of charges and compliance with the Company's tariff.
- LATA** Local Access and Transport Area. A geographic 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 services.
- LEC** Local Exchange Company.
- Minimum Call Duration** The minimum duration of all completed calls for a specific service. Actual Call Durations for a specific service which are less than the Minimum Call Duration are set to the Minimum Call Duration. The Minimum Call Duration is specified by product.
- Per Call Surcharge** The duration independent charge component of every completed call. The amount of the Per Call Surcharge is specified by product.
- PIC** Presubscribed Interexchange Carrier
- Subscriber** See Customer.

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By:

Charles R. Combs, President
Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126

2 Rules and Regulations

2.1 Undertaking of the Company

- 2.1.1 The Company's services and facilities are furnished for communications originating at specified points within the State of Florida under terms of this tariff.
- 2.1.2 The Company installs, operates and maintains the communications services provided herein in accordance with the terms and conditions set forth under this tariff.
- 2.1.3 The Company's services and facilities are provided on a Billing Period basis unless ordered on a longer term basis.
- 2.1.4 Service is offered to residential, single-line business and multi-line business Customers. All Customers are offered the same discounts and promotions.
- 2.1.5 The selling of interexchange carrier telecommunication service to uncertificated interexchange carrier resellers is prohibited.

2.2 Limitations

- 2.2.1 All Customers are required to have Internet access, an Electronic Mail (E-Mail) address and access and have a valid Visa or MasterCard credit card for charging service usage.
- 2.2.2 Service is offered subject to the availability of the necessary facilities and/or equipment and subject to the provisions of this tariff. The Company may decline applications for service to or from a location where the necessary facilities or equipment are not available.
- 2.2.3 All terms, conditions and limitations of liability contained in this tariff apply to all intrastate services provided by the Company within the State of Florida, including those where charges are established pursuant to contract, unless the contract explicitly provides otherwise.
- 2.2.4 Service is restricted to Customers served by Local Exchange Carriers providing intraLATA and interLATA presubscription.

2.3 Written Communications

- 2.3.1 All written communications between the Customer and the Company are via E-Mail.
- 2.3.2 The Company is responsible for verifying the E-Mail address of all received E-Mail communications against the registered E-Mail addresses of Customers. All verified communications will be acknowledged via E-Mail by the Company within one (1) business day. Unverified communications will not be acted upon except for being returned to their originator via E-Mail by the Company.
- 2.3.3 Customers are responsible for acknowledging all E-Mail communications from the Company within five (5) business days. If the acknowledgement is not received by the Company, the E-Mail communication will be resent.
- 2.3.4 The Company shall not be liable for interruptions, delays, errors, defects, or losses in E-Mail Communications beyond the E-Mail service for which the Company has control over.

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Charles R. Combs, President
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2 *Rules and Regulations (Continued)*

2.4 **Obligation and Liability of the Company**

2.4.1 **Furnishing of Service**

- 2.4.1.1 The Company's services are furnished for communications originating within the State of Florida under terms of this tariff.
- 2.4.1.2 The Company's services and facilities are available twenty-four (24) hours per day, seven (7) days per week.
- 2.4.1.3 The Company arranges for installation, operation, and maintenance of the communications services provided in this tariff for Customers in accordance with the terms and conditions set forth under this tariff. The Company 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.

2.4.2 **Transmitting Messages**

- 2.4.2.1 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connection.

2.4.3 **Maintenance and Repair**

- 2.4.3.1 Without incurring liability, the Company may temporarily interrupt the provision of Service at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and Company's equipment and facilities.
- 2.4.3.2 If for any reason, Service is interrupted, the Customer will only be charged for the Service that was actually used.
- 2.4.3.3 The Company may, upon reasonable notice, make such tests and inspections as may be necessary to determine whether the terms and conditions of this tariff are being complied with in the installation, operation or maintenance of the Customer's or the Company's facilities or equipment. The Company may interrupt service at any time, without penalty or liability, due to the departure from or reasonable suspicion of the departure from any of these terms and conditions.

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Charles R. Combs, President
Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126

2 *Rules and Regulations (Continued)*

2.4 *Obligation and Liability of the Company (Continued)*

2.4.4 **Liability**

- 2.4.4.1 The liability of the Company for damages of any nature arising from errors, mistakes, omissions, interruptions, or delays of the Company, its agents, servants, or employees, in the course of establishing, furnishing, rearranging, moving, terminating, maintaining, restoring, or changing the service or facilities or equipment shall not exceed an amount equal to the charges applicable under this tariff (calculated on a proportionate basis where appropriate) to the period during which such error, mistake, omission, interruption or delay occurs.
- 2.4.4.2 In no event shall the Company be liable for any incidental, indirect, special, or consequential damages (including lost revenue or profits) of any kind whatsoever regardless of the cause or foreseeability thereof.
- 2.4.4.3 When the services or facilities of other common carriers are used separately or in conjunction with the Company's facilities or equipment in establishing connection to points not reached by the Company's facilities or equipment, the Company shall not be liable for any act or omission of such other common carriers or their agents, servants or employees.
- 2.4.4.4 The Company shall not be liable for any failure of performance hereunder if such failure is due to any cause or causes beyond the reasonable control of the Company. Such causes shall include, without limitation, acts of God, fire, explosion, vandalism, cable cut, storm or other similar occurrence, any law, order, regulation, direction, action or request of the United States government or of any other government or of any civil or military authority, national emergencies, insurrections, riots, wars, strikes, lockouts or work stoppages or other labor difficulties, supplier failures, shortages, breaches or delays, or preemption of existing service to restore service in compliance with the Commission's Rules and Regulations.
- 2.4.4.5 The Company shall not be liable for interruptions, delays, errors, or defects in transmission, or for any injury whatsoever, caused by the Customer, the Customer's agents, or Authorized Users, or by facilities or equipment provided by the Customer.

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1000 North Main, Las Cruces, NM 88001-1126

2 Rules and Regulations (Continued)

2.4 Obligation and Liability of the Company (Continued)

2.4.4 Liability (Continued)

- 2.4.4.6 The Customer shall indemnify, defend and hold harmless the Company (including the costs of reasonable attorneys' fees) against:
- 2.4.4.6.1 Claims for libel, slander, infringement of copyright or unauthorized use of any trademark, trade name or servicemark arising out of the material, data, information, or other content transmitted over the Company's facilities or equipment;
 - 2.4.4.6.2 Claims for patent infringement arising from combining or connecting the Company's services with facilities, equipment, apparatus or systems of the Customer; and
 - 2.4.4.6.3 All other claims (including, without limitation, claims for damage to any business or property, or injury to, or death of, any person) arising out of any act or omission of the Customer, the Customer's agents or Authorized Users, in connection with any service or facilities or equipment provided by the Company.
- 2.4.4.7 Approval of limitation of liability language by the Commission does not constitute a determination by the Commission that the limitation of liability imposed by the company should be upheld in a court of law. Approval by the Commission merely recognizes that since it is a court's responsibility to adjudicate negligence and consequent damage claims, it is also the court's responsibility to determine the validity of the exculpatory clause.

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Charles R. Combs, President
Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126

2 *Rules and Regulations (Continued)*

2.5 Use of Service

2.5.1 Use of Service

- 2.5.1.1 Services provided under this tariff may be used by the Customer for any lawful telecommunications purpose for which the service is technically suited.
- 2.5.1.2 All service provided under this tariff is directly or indirectly controlled by the Company and neither the Customer nor its Authorized Users may transfer or assign the use of service without the express prior written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of service. All terms and conditions contained in this tariff shall apply to all such permitted transferees or assignees, as well as all conditions of service.
- 2.5.1.3 The Company's service may be used with communications systems such as a PBX, key system, single line telephone, or pay telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry.
- 2.5.1.4 Service furnished by the Company may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to technical limitations established by the Company. Service furnished by the Company is not part of a joint undertaking with such other common carriers or systems. The Company does not undertake to provide any special facilities, equipment, or services to enable the Customer to interconnect the facilities or the equipment of the Company with services or facilities of other common carriers or with private systems.
- 2.5.1.5 Interconnection with the services or facilities of other common carriers shall be under the applicable terms and conditions of this tariff and the other common carrier's tariffs.

2.5.2 Abuse or Fraudulent Use of Service

- 2.5.2.1 The Company reserves the right to assess a one (1) minute charge on all calls with a duration of less than one (1) minute if the number of such calls in any Billing Period exceeds two (2) times the state wide statistical average for the number of completed calls under one (1) minute in duration. The determination of the statistical average is solely by the Company.
- 2.5.2.2 The use of the Company's Service without payment for Service or attempting to avoid payment for Service by fraudulent means or devices, schemes, false or invalid numbers or false calling or credit cards is prohibited.

Issued: July 7, 1999

Effective: _____

By:

Charles R. Combs, President
Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126

2 Rules and Regulations (Continued)

2.5 Use of Service (Continued)

2.5.3 Use of Service for Unlawful Purposes

- 2.5.3.1 Customers and Authorized Users who use recording devices do so at their own risk. A Customer or Authorized User may only use a recording device if the Customer or Authorized User complies with the requirements of this section and only if the Customer or Authorized User is able to connect or disconnect the recording device, or turn the recording device on or off, at will.
- 2.5.3.2 A Customer or Authorized User may record a conversation if the Customer or Authorized User obtains written or verbal consent to the recording of all parties to the conversation prior to or at the beginning of the conversation.
- 2.5.3.3 A distinctive recorder tone must be repeated at intervals of approximately fifteen (15) seconds to alert all parties to the conversation that a recording device is being used.
- 2.5.3.4 The requirements of 2.5.3.2 and 2.5.3.3 are waived for Broadcast licensees who use a recording device to record a conversation for broadcast if all parties to the conversation are aware that the conversation will be broadcast.

2.6 Establishment and Furnishing of Service

2.6.1 Application for Service

- 2.6.1.1 The Company provides service descriptions, rate information, terms and conditions and the content of this tariff at its World Wide Web site at www.a-v-c-inc.com on the Internet.
- 2.6.1.2 Telephone subscribers apply to become Customers by visiting the Company's Web site and completing the registration form. Applicants are required to provide credit card information, information on each telephone number being registered, information on each toll free number being registered, information on each travel calling card being requested, usage information, account information and directory information.
- 2.6.1.3 The required credit card information includes the type of credit card (Visa or MasterCard), the exact name on the credit card, the credit card number, the expiration date of the credit card and the exact postal address for the credit card holder that is on file with the credit card's issuing bank.
- 2.6.1.4 The information required for each telephone number being registered includes the exact name the telephone is registered as with their local telephone company, the exact registered physical postal address of the telephone, the registered class of the telephone's access line (either residential primary, residential non-primary, single line business, or multi-line business), and the taxing jurisdiction of the telephone.
- 2.6.1.5 The information required for each toll free number being registered includes the toll free number and the registered telephone number to receive the toll free calls.
- 2.6.1.6 The information required for each travel calling card being requested includes the registered telephone number to be used in the calling card number and a PIN number.
- 2.6.1.7 The optional usage information includes the maximum amount of services the applicant expects to purchase during any single Billing Period. This amount is used by the Company to trigger a notification via E-Mail to the Customer during the Billing Period.

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By:

Charles R. Combs, President
Affordable Voice Communications Inc.
1000 North Main, Las Cruces, NM 88001-1126

2 Rules and Regulations (Continued)

2.6 Establishment and Furnishing of Service (Continued)

2.6.1 Application for Service (Continued)

- 2.6.1.8 The required account information includes the applicant's E-Mail address and a Login Password and optionally a Login Name. The Login Password and either the Company assigned Account Identifier or the Login Name are used to authenticate the Customer for accessing their account information.
- 2.6.1.9 The optional directory information is a list of telephone numbers and names which the Customer wants to have the name rendered on their billing advice in place of the terminating city for each call to the corresponding telephone number.
- 2.6.1.10 The Company verifies the applicant's registration information and assigns an Account Identifier to the new Customer. The Company provides the Customer instructions on how to contact their local exchange carrier and how to request the required Presubscribed Interexchange Carrier changes via E-Mail.
- 2.6.1.11 The Company must receive written proof of tax exemption status before the Company will stop assessing and collecting applicable taxes. Taxes billed before receiving the tax-exempt proof will not be reimbursed by the Company.
- 2.6.1.12 The minimum period for which services are provided and for which rates and charges are applicable is one (1) month unless otherwise specified in this tariff or by mutually agreed upon contract. When a service is discontinued prior to the expiration of the minimum period, charges are applicable, whether the service is used or not.
- 2.6.1.13 The Company does not make PIC changes or act as an agent for Customers for making PIC changes.

2.6.2 Advance Payments

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

2.6.3 Deposits and Contracts of Guaranty

- 2.6.3.1 The Company reserves the right to examine the credit record of the Customer. If the Customer's financial condition is unknown or unacceptable to the Company, the Customer may be required to provide the Company with a security deposit or contract of guaranty which the Company may apply against overdue charges. The amount of the security deposit or contract of guaranty shall not exceed one (1) Billing Period's estimated usage, may vary with the Customer's credit history and projected usage, and be collected and maintained in accordance with Commission rules. The fact that a security deposit has been made in no way relieves the Customer from the prompt payment of bills upon presentation.

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2 *Rules and Regulations (Continued)*

2.6 *Establishment and Furnishing of Service (Continued)*

2.6.4 **Customer Service**

2.6.4.1 The Company provides three (3) types of access to Customer Service for its Customers: World Wide Web, E-Mail, and toll free telephone.

2.6.4.2 The primary access to Customer Service is provided via the Company's World Wide Web site on the Internet. This provides self-administration of account information for the Customer. The Customer gains access to their account information by logging into Customer Service using either the Account Identifier or the Login Name and the Login Password for the account. The Customer is permitted to change credit card information, register additional telephone numbers, unregister existing registered telephone numbers, review charges for the current Billing Period, review the billing advices for the previous twelve (12) Billing Periods, request credit for billed charges, request additional travel calling cards, change their directory information and to terminate service. Credit Card changes are verified while the Customer is on-line. Registering and unregistering telephone numbers and travel calling cards normally may take up to five (5) business days. All other changes take effect immediately.

2.6.4.3 The secondary access to Customer Service is provided by E-Mail addressed to the Company at *Customer-Service@a-v-c-inc.com*. Only E-Mail from the Customer's registered E-Mail address will be accepted. The Customer must include their Account Identifier in all correspondence. The body of the message is free-form narrative and must be in either English or Spanish. The Company will acknowledge accepted E-Mails as specified in 2.3.2 and will initiate action upon and respond to the Customer within three (3) business days.

2.6.4.4 The tertiary access to Customer Service is provided by toll free telephone calls from Customer telephones to 1-505-523-7500 or from any telephone to 1-877-523-7500, where the Customer may speak to a Customer Service agent or leave a voice mail recording. The Company will respond to telephone requests within four (4) business days.

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2 *Rules and Regulations (Continued)*

2.7 Billing and Payment

2.7.1 Responsibility for Charges

- 2.7.1.1 Charges for installations, service connections, moves, rearrangements, and prepaid services, where applicable, are payable upon demand to the Company or its authorized agent. Billing thereafter will include recurring charges and actual usage as defined in this tariff.
- 2.7.1.2 The Customer is responsible for payment of all charges for services furnished to the Customer by the Company.

2.7.2 Billing Period

- 2.7.2.1 Customers are assigned a Billing Period when they register for the Company's services.
- 2.7.2.2 The Company applies a progressive Credit Limit on all Customers as specified in the following table. All Customers begin at the first Credit Limit Step and progress to the next Credit Limit Step when a successful billing is achieved at the current step. Whenever a Credit Limit Level is reached during a Billing Period, the Customer is billed.

Credit Limit	
Step	Level
1	\$25.00
2	\$50.00
3	\$100.00
4	\$200.00
5	\$500.00
6	\$1,000.00
7	\$2,500.00
8	\$5,000.00
9	No Limit

- 2.7.2.3 The Customer is billed at the end of the Billing Period, unless the Company decides to defer the billing until the end of the next Billing Period or until the Credit Limit is reached as specified in 2.7.2.2.
- 2.7.2.4 The Company may defer the billing until the next Billing Period if requested by the Customer for a hardship reason. The decision to defer is made solely by the Company.

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2 *Rules and Regulations (Continued)*

2.7 *Billing and Payment (Continued)*

2.7.3 **Payment for Service**

2.7.3.1 All charges due by the Customer are payable to the Company or any agent duly authorized to receive such payments. Any objections to billed charges must be promptly reported to the Company or its billing agent. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

2.7.3.2 The Company reserves the right to bill any and all applicable taxes and fees in addition to normal rates and charges for services provided to the Customer. Taxes and fees include, but are not limited to: federal excise tax, state, county and municipal gross receipts tax and federal and state mandated fees. Such taxes and fees are in addition to rates as quoted in this tariff and will be itemized separately on Customer billing advices.

2.7.3.3 The Company bills by issuing a debit to the Customer's registered credit card and sending a notification, via E-Mail, to the Customer's registered E-Mail address. The notification for Credit Limit bills indicate the date and total amount debited. The end of Billing Period notification contains the complete billing advice for the entire Billing Period. Customers may, at any time, obtain the details of all charges for the current Billing Period up through the previous day through Customer Service.

2.7.4 **Rejected Credit Card Debit**

2.7.4.1 The Company reserves the right to assess a charge of \$25.00 if the total bill does not exceed \$50.00, \$30.00 if the total bill exceeds \$50.00 but does not exceed \$300.00, \$40.00 if the total bill exceeds \$300.00, or %5 of the total bill, whichever is greater when a credit card debit presented for payment of service is not accepted by the institution which issued the credit card. Customers are urged to contact the Company in advance for consideration of alternative methods of payment.

2.7.4.2 The Company urges Customers to contact Customer Service for deferment (see 2.7.2.4) if they know a credit card debit will be rejected.

2.7.5 **Late Payment Fees**

2.7.5.1 The Company reserves the right to assess a late payment fee of 1.5% per month on any past due balance. A balance becomes past due if a credit card debit is rejected as specified in 2.7.4.

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2 *Rules and Regulations (Continued)*

2.8 **Discontinuance of Service**

- 2.8.1 The Customer may have service discontinued upon written notice to the Company. The Company shall hold the Customer responsible for payment of all bills for service furnished until the cancellation date specified by the Customer or until the date that the written cancellation notice is received, whichever is later.
- 2.8.2 The Company reserves the right to discontinue 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.
- 2.8.3 The Company reserves the right to discontinue service, limit service, or to impose requirements on Customers as required to meet changing regulatory or statutory rules and standards, or when such rules and standards have an adverse material affect on the business or economic feasibility of providing service, as determined by the Company in its reasonable judgment.

2.9 **Termination of Service**

- 2.9.1 Service continues to be provided until canceled by the Customer, in writing, or until discontinued by the Company as set forth below. The Company may bill subsequent to the termination of service for charges incurred before termination.
- 2.9.1.1 For Nonpayment: The Company, by written notice to the Customer and in accordance with applicable law, may discontinue service or cancel an application for service without incurring any liability when there is an unpaid balance for service that is more than 30 days overdue.
- 2.9.1.2 For Rejected Credit Card Debit: The Customer whose credit card debit is rejected for any reason shall be subject to discontinuance of service in the same manner as provided for nonpayment of overdue charges.
- 2.9.1.3 For Lack of Use: The Company, by written notice to the Customer, may discontinue service in the same manner as provided for nonpayment of overdue charges if after sixty (60) days the service has not been used.
- 2.9.1.4 For Expired Credit Card: The Company will notify the Customer thirty-one (31) days prior to the expiration of their registered credit card. If new valid credit card information is not provided to the Company before the expiration of the credit card, the Company will terminate service on the penultimate day of expiration and bill the Customer for unpaid services.
- 2.9.1.5 For any violation of law or of any of the provisions governing the furnishing of service under this tariff. The Customer shall be subject to discontinuance of service, without notice, for any violation of any law, rule, regulation or policy of any government authority having jurisdiction over service, or by reason of any order or decision of a court or other government authority having jurisdiction which prohibits the Company from furnishing such service.

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2 Rules and Regulations (Continued)

2.9 Termination of Service (Continued)

2.9.1 (Continued)

- 2.9.1.6 For the Company to comply with any order or request of any governmental authority having jurisdiction the Customer shall be subject to discontinuance of service, without notice.
- 2.9.1.7 For unauthorized or unlawful use of Calling Card numbers and Authorization Codes. Calling Card numbers and Authorization Codes are issued only by the Company to the Customer and may not be sold or otherwise distributed without the written consent of the Company. Any unauthorized or unlawful use of such numbers or codes shall result in the immediate termination of service without notice.
- 2.9.2 If service has been discontinued for nonpayment or as otherwise provided herein and the Customer wishes it continued, service shall, at the Company's discretion, be restored when all past due amounts are paid or the event giving rise to the discontinuance (if other than nonpayment) is corrected.
- 2.9.3 Commission authorization of the termination liability language pursuant to the 0-day notice procedure is not intended to indicate that the Commission has approved or sanctioned any terms or provisions contained therein. Signatories to such contracts shall be free to pursue whatever legal remedies they may have should a dispute arise.

2.10 Timing of Calls

- 2.10.1 Actual Call Duration is determined as follows, unless otherwise specified in this tariff.
- 2.10.2 Actual Call Duration timing begins when the called party answers the call (i.e., when two-way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- 2.10.3 Actual Call Duration timing ends when one of the parties disconnects from the call.
- 2.10.4 Actual Call Duration timing is measured in whole seconds.

2.11 Call Charge Calculation

- 2.11.1 Call Charge is based on Actual Call Duration and the rates and charges specified by product in this tariff and calculated as specified in this section, unless otherwise specified in this tariff.
- 2.11.2 The Actual Call Duration is determined as specified in 2.10, Timing of Calls.
- 2.11.3 For Call Charge calculation purposes, the Rate Per Minute, the Per Call Surcharge, the Operator Assistance Surcharge and the Payphone Surcharge Per Call are specified by product in subsequent sections of this tariff.
- 2.11.4 The Call Charge is the sum of: 1) the product of the Call Duration (in seconds) multiplied by the Rate Per Minute divided by 60 (seconds in one minute), 2) the Per Call Surcharge, 3) by the Operator Assistance Surcharge if the call was assisted by an operator, and 4) by the Payphone Surcharge Per Call if the call originated from a payphone.
- 2.11.5 All mathematical calculations for the Call Charge are performed with more than six (6) decimal places of precision. Each Call Charge is rounded to six (6) decimal places when rendered.

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2 *Rules and Regulations (Continued)*

2.12 Customer Bill Calculation

- 2.12.1 Individual service charges and Call Charges are maintained with more than six (6) decimal places of precision during the calculation of a Customer Bill.
- 2.12.2 All subtotals of service charges and Call Charges are calculated with more than six (6) decimal places of precision. Each subtotal is rounded to six (6) decimal places when rendered.
- 2.12.3 All applicable discounts are applied to service and Call Charge subtotals before calculating any taxes. Discounts are calculated with more than six (6) decimal places of precision.
- 2.12.4 All taxes are calculated with a precision of more than six (6) decimal places and rounded to two (2) decimal places for rendering and adding to the Customer Bill total.
- 2.12.5 The total for the Customer Bill is the sum of: 1) each unrounded service and Call Charge subtotal, 2) all applicable rounded taxes and 3) each applicable recurring service charge per Billing Period.

2.13 Call Charge Credits

- 2.13.1 The Company will not bill for unanswered calls. When a Customer claims to the Company of the billing for an uncompleted call, the Company will reasonably issue credit for the call.
- 2.13.2 The Company will not allow a credit for misdialed numbers.
- 2.13.3 The Company will reasonably allow a credit of up to thirty (30) seconds for any call in a Billing Period for which the Customer claimed to the Company that the Customer was given an incorrect number from the Company's Directory Assistance and the call was immediately preceded by a call to Directory Assistance. Determination of the number being incorrect is solely the decision of the Company.
- 2.13.4 The Company will reasonably allow a credit for calls during the Billing Period for which the Customer claimed to the Company that the Customer has no knowledge of placing the call. Allowance for any credit will be the sole decision of the Company. All such claims will be investigated by the Company and may result in the Company recording for verification future calls made by the Customer.
- 2.13.5 The Company will reasonably allow a credit for calls which the Customer claimed to the Company that the quality of the connection prevented two-way voice communication. Allowance for any credit will be the sole decision of the Company. All such claims will be investigated by the Company and may result in the Company recording for verification future calls made by the Customer.
- 2.13.6 All claims for credit from Customers must be received by the Company within one hundred eighty (180) days from when the charge was incurred for which credit is being requested.

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2 *Rules and Regulations (Continued)*

2.14 Other Adjustments

- 2.14.1 Credit allowances for interruptions of service which are not due to the Company's inspection or testing, to the negligence of the Customer, or to the failure of channels, equipment and/or communications systems provided by the Customer, are subject to the general liability provisions set forth in this tariff.
- 2.14.2 It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which Customer desires a credit allowance. Before giving such notice, the Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by Customer.
- 2.14.3 For purposes of credit computation every Billing Period shall be considered to have 30 days. The Customer shall be credited for an interruption of one-day (24 hours) or more at the rate of 1/30th of the Billing Period charge for the services affected for each day that the interruption continues.
- 2.14.4 Credit Formula:
Credit = A/30 X B
Where: A = outage time in days; B = monthly charge.

2.15 Privacy

- 2.15.1 The Company will not disclose any Customer information except as permitted in this tariff.
- 2.15.2 The Company will use Customer information only to the extent necessary to determine the credit worthiness to become and remain a Customer of the Company. This determination may involve third parties.
- 2.15.3 The Company will disclose information requested by the Commission or any Court order.

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3 Description of Service

The Company offers direct dialed service, inbound toll-free number service, travel calling card services, operator assistance services and directory assistance services for communications originating and terminating within the State of Florida under terms of this tariff.

3.1 Territory Served

The Company offers all of its services to all areas of the State of Florida where intraLATA and interLATA presubscription is available.

3.2 Description of Services

3.2.1 Affordable Long Distance Service

3.2.1.1 The Company's Affordable Long Distance Service (ALDS) is a "1+" direct dial outbound service.

3.2.1.2 The ALDS is accessed through presubscribed standard residential or business switched access lines. The Customer is responsible for obtaining suitable access from the Customer's local exchange carrier. All costs incurred in the installation and use of local access lines is the responsibility of the Customer.

3.2.1.3 The ALDS is available for Customer use 24 hours a day, seven days a week

3.2.1.4 Customers can expect a call completion rate of not less than 90% during peak periods.

3.2.2 Affordable Toll-Free Number Service

3.2.2.1 The Company's Affordable Toll-Free Number Service (ATFNS) is a 1-8XX number inbound service.

3.2.2.2 ATFNS calls may originate from any valid exchange in the State of Florida and terminate to the Customer's location at no charge to the calling party.

3.2.2.3 The ATFNS is terminated through switched access lines.

3.2.2.4 ATFNS is available for Customer use twenty-four (24) hours a day, seven (7) days a week.

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3 *Description of Service, (Continued)*

3.2 *Description of Services, (Continued)*

3.2.3 **Affordable Calling Card Service**

3.2.3.1 The Company's Affordable Calling Card Service (ACCS) is a postpaid travel calling card service whereby the Customer or Authorized User places a call from a location other than the Customer's residence or normal place of business.

3.2.3.2 Access to ACCS is via an "1-8xx" toll-free number. The Customer must input a valid Authorization Code in addition to the destination number with area code.

3.2.3.3 All ACCS calls originate from and terminate to valid locations in the State of Florida.

3.2.3.4 ACCS is offered 24 hours a day, seven days a week.

3.2.4 **Affordable Directory Assistance**

3.2.4.1 Affordable Directory Assistance Service (ADAS) is available to all Customers of the Company.

3.2.4.2 Charges apply to each call to the ADAS. Up to two requests may be made on each call to the directory assistance bureau. The ADAS charge applies to each call regardless of whether the directory assistance bureau is able to furnish the requested telephone number.

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4 Rates

All rates are expressed in U.S. Dollars.

4.1 Service Rate Elements

- 4.1.1 The Recurring Charge per Billing Period for Service indicates the usage independent charge for subscribing to the product.
- 4.1.2 The Per Call Surcharge indicates the charge for each instance of usage of the product and is independent of the duration of each instance of usage.
- 4.1.3 The Minimum Call Duration indicates the minimum chargeable duration of each completed call for each product. The charge is calculated at the Rate Per Minute rate.
- 4.1.4 The Billing Increment is the smallest unit of chargeable call time and is specified by product.
- 4.1.5 The Rate Per Minute is used in the actual calculation of charges for the use of the Product and is the rate used by the Company in all advertising of the product.
- 4.1.6 The rates for all products offered by the Company are insensitive to the time of day, the day of the week and the date or day of the year.

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4 Rates, (Continued)

4.2 Service Rates

4.2.1 Affordable Long Distance Service

Rate Element	IntraLATA	InterLATA
Recurring Charge Per Billing Period For Service	\$0.00	
Per Call Surcharge	\$0.00	
Minimum Call Duration	1 second	
Billing Increment	1 second	
Rate Per Minute	\$0.06500	\$0.10000

4.2.2 Affordable Toll-Free Number Service

Rate Element	IntraLATA	InterLATA
Recurring Charge Per Billing Period For Service	\$1.00	
Per Call Surcharge	\$0.00	
Payphone Surcharge Per Call	\$0.30	
Minimum Call Duration	1 second	
Billing Increment	1 second	
Rate Per Minute	\$0.06500	\$0.10000

4.2.3 Affordable Calling Card Service

Rate Element	IntraLATA	InterLATA
Recurring Charge Per Billing Period For Service	\$3.00	
Per Call Surcharge	\$0.00	
Payphone Surcharge Per Call	\$0.30	
Operator Assistance Surcharge	\$1.00	
Minimum Call Duration	1 second	
Billing Increment	1 second	
Rate Per Minute	\$0.16020	\$0.16020

4.2.4 Affordable Directory Assistance

Rate Element	Value
Recurring Charge Per Billing Period For Service	\$0.00
Per Call Surcharge	\$0.75
Directory Information Items Per Call Charge	2

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4 *Rates, (Continued)*

4.3 Service Discounts

4.3.1 Volume Discounts

4.3.1.1 The Company offers volume discounts to all customers based on the aggregate charges for Company services (including interstate and international calls). The discount schedule is:

Aggregate Pre-Discount Total Charges Are Between		Volume Discount
\$0.00	\$24.99	0.0%
\$25.00	\$49.99	1.0%
\$50.00	\$74.99	2.0%
\$75.00	\$99.99	3.0%
\$100.00	Or More	4.0%

4.3.2 Referral Discounts

4.3.2.1 The Company offers a discount to Customers for each referral of a new Customer. The discount is earned when the referred Customer has registered as a Customer, has identified the referring Customer by the referring Customer's name and telephone number, is accepted as a Customer by the Company, has presubscribed to the Company for intrastate, interstate and international service, has used the Company's services for one (1) Billing Period, and the Company has been reimbursed for these services. The referral discount is two percent (2%) and is applied to one (1) Billing Period of service.

4.3.3 Discount Limitations

4.3.3.1 Earned discounts for a Billing Period are summed before being applied to the charges for services being discounted.

4.3.3.2 The aggregate of all discounts for a Billing Period is limited to ten percent (10%).

4.3.3.3 If the aggregate discount for the Billing Period exceeds the discount limit, then the Volume Discounts are given precedence over Referral Discounts and Referral Discounts exceeding the discount limit are deferred to the next Billing Period.

4.3.3.4 A Referral Discount is not split across Billing Periods but is deferred in whole. For example, if a Customer has earned 3% in Volume Discounts and has earned 4 Referral Discounts (total of 8%), then the Customer's discount for the Billing Period will be 9% (3% Volume Discount + 6% for 3 of the 4 Referral Discounts) and one Referral Discount will be deferred to the next Billing Period.

4.3.3.5 If the Customer's service is terminated, for any reason, all Referral Discounts are eliminated and have no future value.

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4 *Rates, (Continued)*

4.4 Special Rates for the Handicapped

- 4.4.1 There shall be no charge for up to fifty (50) calls to Directory Assistance per Billing Period from lines or trunks serving individuals with disabilities. The Company shall charge the prevailing tariff rates for every call to Directory Assistance in excess of fifty (50) within a Billing Period.
- 4.4.2 Intrastate toll message rates for TDD users (hearing and speech impaired persons) shall be at the tariff rates.
- 4.4.3 For intrastate toll calls received from the Telecommunications Relay Service, the Company will when billing relay calls discount relay service calls by fifty (50) percent off the otherwise applicable rate for 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 sixty (60) percent off the otherwise applicable tariff 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 credit card surcharge.

4.5 Promotions

- 4.5.1 From time to time the Company shall, at its option, promote subscription or stimulate service usage by offering to waive some or all of the nonrecurring or recurring charges for the Customer (if eligible) of target services for a limited duration. Such promotions shall be made available to all similarly situated Customers in the target market area for a limited period of time.
- 4.5.2 All promotions will be presented to the Commission for approval.

4.6 Contract Services

- 4.6.1 At the option of the Company, service may be offered on a contract basis to meet specialized requirements of the Customer not contemplated in this tariff. The terms of each contract shall be mutually agreed upon between the Customer and Company and may include discounts off of rates contained herein, waiver of recurring or nonrecurring charges, charges for specially designed and constructed services not contained in the Company's general service offerings, or other customized-features. The terms of the contract may be based partially or completely on the term and volume commitment, type of originating or terminating access, mixture of services or other distinguishing features. Service shall be available to all similarly situated Customers for a fixed period of time following the initial offering to the first contract customer as specific in each individual contract.

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Affordable Voice Communications, Inc.

FLORIDA PUBLIC SERVICE COMMISSION

July 6, 1999

99 JUL 12 AM 10:00

MAIL ROOM

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

DEPOSIT DATE
D167 JUL 12 1999

990912-TI

Dear Commission:

Attached is a completed original and six (6) copies of an *Application Form for Authority to Provide Interexchange Telecommunication Service within the State of Florida* and a check in the amount of \$250.00 for the application fee. The application proposes to provide 1+ outbound, 800 inbound, postpaid travel calling card, operator assistance and directory assistance services.

Also provided with the completed application form:

1. Response to item 22 on the application;
2. Certificate of Authority granted by the Florida Department of State to transact business in the State of Florida;
3. Certificate of Registration issued by the Florida Department of Revenue to collect sales and use taxes for the State of Florida; and,
4. Tariff FL No. 1.

Should the Commission have questions or need additional information, please call me at 505-523-7500 or by facsimile at 505-525-2720.

Sincerely,

Charles R. Combs

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