090167

09 APR -2 AMIL

RECEIVED-FPSC

CLEC APPLICATION

FOR

ALL AMERICAN TELECOM, INC.

9116 LANTERN OAK WAY

LAND O LAKES, FL 34638

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

who forwarded check:

COM ECR GCL OPC RCP Price lists forwarded. SSC SGA ADM CLK Jonny

DO KULTE SA TOTI SO MENTICIA LA DOCUMENT NUMBER-DATE 02923 APR-28

FPSC-COMMISSION CLERK

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DOCUMENT NUMBER-DATE

FPSC-COMMISSION CLERK

EXHIBIT 1

FLORIDA PUBLIC SERVICE COMMISSION

DIVISION OF REGULATORY COMPLIANCE

APPLICATION FORM for AUTHORITY TO PROVIDE COMPETITIVE LOCAL EXCHANGE TELECOMMUNICATIONS COMPANY SERVICE WITHIN THE STATE OF FLORIDA

Instructions

- A. This form is used as an application for an original certificate and for approval of sale, assignment or transfer of an existing certificate. In the case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Page 8).
- B. Print or type all responses to each item requested in the application. If an item is not applicable, please explain.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. Once completed, submit the original and one copy of this form along with a nonrefundable application fee of **\$400.00** to:

Florida Public Service Commission Office of Commission Clerk 2540 Shumard Oak Blvd. Tallahassee, Florida 32399-0850 (850) 413-6770

- E. A filing fee of **\$400.00** is required for the sale, assignment or transfer of an existing certificate to another company (Chapter 25-24.815, F.A.C.).
- F. If you have questions about completing the form, contact:

Florida Public Service Commission Division of Regulatory Compliance 2540 Shumard Oak Blvd. Tallahassee, Florida 32399-0850 (850) 413-6600

FORM PSC/RCP 8 (5/08) Commission Rule Nos. 25-24.810, and 25-24.815 Note: To complete this interactive form Required by using your computer, use the tab key to navigate between data entry fields.

- 1 -

FPSC-COMMISSION CLERK

02923 APR-28

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

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 that apply for a new certificate.

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

- Name of company: ALL AMerican Telecom, Inc. 2.
- 3. Name under which applicant will do business (fictitious name, etc.):

NIA

Official mailing address: 4.

```
Street/Post Office Box: 9116 Lantern Oak Way
City: Land O Lakes
State: FL
Zip: 34638
```

5. Florida address:

```
Street/Post Office Box: 9116 Lantern Oak Way
City: Land O Lakes
State: FI
Zip: 34638
```

6. Structure of organization:



Corpora	iti
Foreign	Ρ
Limited	P

on artnership artnership

FORM PSC/RCP 8 (5/08) Commission Rule Nos. 25-24.810. and 25-24.815

Note: To complete this interactive form Required by using your computer, use the tab key to navigate between data entry fields.

- 14. Provide F.E.I. Number(if applicable): 26-4337057
- 15. Who will serve as liaison to the Commission in regard to the following?
 - (a) The application:

Name: De Agetha Burden Title: President Street name & number: 9116 Lantean Oak Way Post office box: City: Land O Lakes State: FL Zip: 34638 Telephone No.: 813-310-8080 Fax No.: 813-235-9708 OR 813-929-0880 E-Mail Address: burden 89@ Qol. Com Website Address:

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

```
Name: Same as above
Title:
Street name & number:
Post office box:
City:
State:
Zip:
Telephone No.:
Fax No.:
E-Mail Address:
Website Address:
```

(c) Complaints/Inquiries from customers:

Name: Same as above Title: Street/Post Office Box: City: State: Zip: Telephone No.: Fax No.: E-Mail Address: Website Address:

FORM PSC/RCP 8 (5/08) Commission Rule Nos. 25-24.810, and 25-24.815 Note: To complete this interactive form Required by using your computer, use the tab key to navigate between data entry fields. 16. List the states in which the applicant:

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

None

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

None

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

None

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

None

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

None

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

None

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

(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 explanation and list the certificate holder and certificate number.

None

(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

18. Submit the following:

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

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

(c) <u>Financial Capability</u>: 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. 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.

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: De Agetha Burden Title: President Telephone No.: 813-310-8080 E-Mail Address: burden 89 @ aol. Com Signature:

Date: 03/26/2009

FORM PSC/RCP 8 (5/08) Commission Rule Nos. 25-24.810, and 25-24.815 Note: To complete this interactive form Required by using your computer, use the tab key to navigate between data entry fields.

CERTIFICATE SALE, TRANSFER, OR ASSIGNMENT STATEMENT

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

sale

transfer

assignment assignment

of the certificate.

Company Owner or Officer

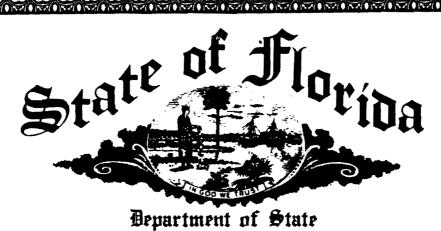
Print Name:
Title:
Street/Post Office Box:
City:
State:
Zip:
Telephone No.:
Fax No.:
E-Mail Address:

Signature:

Date:

FORM PSC/RCP 8 (5/08) Commission Rule Nos. 25-24.810, and 25-24.815 Note: To complete this interactive form Required by using your computer, use the tab key to navigate between data entry fields.

EXHIBIT 2



•

I certify the attached is a true and correct copy of the Articles of Incorporation of ALL AMERICAN TELECOM, INC., a corporation organized under the laws of the State of Florida, filed on February 23, 2009, as shown by the records of this office.

The document number of this corporation is P09000016796.



CR2EO22 (01-07)

Given under my hand and the Great Seal of the State of Florida at Tallahassee, the Capitol, this the Eighteenth day of March, 2009

Kurt S. Browning

Secretary of State

Electronic Articles of Incorporation For

P09000016796 FILED February 23, 2009 Sec. Of State rdunlap

ALL AMERICAN TELECOM, INC.

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

Article I

The name of the corporation is: ALL AMERICAN TELECOM, INC.

Article II

The principal place of business address: 9116 LANTERN OAK WAY LAND O LAKES, FL. 34638

The mailing address of the corporation is:

9116 LANTERN OAK WAY LAND O LAKES, FL. 34638

Article III

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

Article IV

The number of shares the corporation is authorized to issue is: 2000 SHARES ISSUED @ .01 PAR VALUE

Article V

The name and Florida street address of the registered agent is:

DEAGETHA M BURDEN 9116 LANTERN OAK WAY LAND O LAKES, FL. 34638 I certify that I am familiar with and accept the responsibilities of registered agent.

P09000016796 FILED February 23, 2009 Sec. Of State rdunlap

Registered Agent Signature: DEAGETHA M BURDEN

Article VI

The name and address of the incorporator is:

INCORPORATETIME.COM, INC. 173 N. MAIN STREET, SUITE 400

SAYVILLE, NY 11782

Incorporator Signature: KERRY WALSH

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D/P DEAGETHA M BURDEN 9116 LANTERN OAK WAY LAND O LAKES, FL. 34638

Title: T DEAGETHA M BURDEN 9116 LANTERN OAK WAY LAND O LAKES, FL. 34638

Title: D/VP DAVID L GAINER JR 9116 LANTERN OAK WAY LAND O LAKES, FL. 34638

Title: S DAVID L GAINER JR 9116 LANTERN OAK WAY LAND O LAKES, FL. 34638

State of Florida Department of State

I certify from the records of this office that ALL AMERICAN TELECOM, INC. is a corporation organized under the laws of the State of Florida, filed on February 23, 2009.

The document number of this corporation is P09000016796.

I further certify that said corporation has paid all fees due this office through December 31, 2009, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.



Given under my hand and the Great Seal of Florida, at Tallahassee, the Capital, this the Thirteenth day of March, 2009

Secretary of State

Authentication ID: 900145760129-031309-P09000016796

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed. https://efile.sunbiz.org/certauthver.html

EXHIBIT 3

All American Telecom, Inc.

Letter of Commitment

March 27, 2009

RE: Capital Commitment for All American Telecom, Inc.

To Whom It May Concern:

I, DeAgetha M. Burden commit to provide \$100,000.00 in working capital as well as my time and expertise for All American Telecom, Inc. These funds will be distributed as needed and will come primarily from our other private investments. This money will be loaned in the form of a note with interest to be set at time of disbursement.

Kanburan

DeAgetha M. Burden

03/26/2009

Date

9116 Lantern Oak Way Land O Lakes, Florida 34638 Phone: 813.310.8080 Fax: 813.929.0880

Tobey Lynn Brashears 321 Communications Inc. 3313 Russett Place Land O'Lakes, FL 34638

March 24, 2009

Florida Public Service Commission Division of Regulatory Oversight 2540 Shumard Oak Blvd. Tallahassee FL 32399

To Whom It May Concern:

The purpose of this letter is to provide reference for All American Telecom, Inc. I have known the president of All American Inc., DeAgetha Burden, for 3 years and have been extremely satisfied with the business relationship we have shared. DeAgetha has always shown extreme intelligence and a high level of commitment, which will continuously contribute to the growth of All American Telecom in the communications industry.

I would definitely recommend doing business with All American Telecom, Inc. and look forward to continuing a professional relationship with All American Telecom in the future.

Sincerely Tobey Lynn Brashears

Received Fax :	Mar 2	5 2009 18:21	Fax Station	: A_BI	JRDEN	p. 2	
MAR-26-2009 THU 06:31	AM	CFCI	F	AX No.	4075669893		P. 002

March 26, 2008

Phyllis M Sutton

5437 Cape Hatteras Drive

Clermont, FL. 34714

To Whom It May Concern:

The purpose of the letter is to provide a reference for All American Telecom, Inc.

I have known the president of All American Telecom Inc, Aggie Burden, for ten years and been extremely satisfied with the business relationship we have shared. Aggle Burden has always shown extreme intelligence and a high level of commitment.

Sincerely, Phyllis M Sutton

A BURDEN

Mar 26 2309 2:51

p.1

MAR 26,2009 03:47P

Received Lax

000-000-00000

A LURDEN

page 1

Palate Pleaser Catering 317 Great Bridge Blvd Suite F Chesapeake Va. 23320

514

March 26, 2009

To Whom It May Concern:

I am writing this letter to provide reference for DeAgetha Burden. I have known her for many years and can attest to her professionalism and honesty. She has always shown extreme professional knowledge and in my opinion would be a valued and respectable asset to any industry she enters.

It is my opinion DeAgetha has a bright future. I would recommend doing business with her.

Sincerely,

& Jensette Devon A. Jenrette

Palate Pleasor Catering

EXHIBIT 4

1.0 EXECUTIVE SUMMARY

All American Telecom, Inc. formed in 2008 as a prepaid telecommunications company will provide specialized telecommunications products & services to a niche market within the eastern United States. This extensive and lucrative market consists of customers who are in need of products such as residential local dial tone, long distance, internet and cellular services. The customers within these markets are unable to subscribe to these services through traditional sources due to bad credit or lack of funds required for a large deposit. Offering a solution for this customer base, All American Telecom will provide these services through a non traditional avenue; prepaid home dial tone, prepaid long distance, prepaid internet and prepaid cellular.

1.1 MISSION

All American Telecom, Inc. will offer reliable prepaid telecommunications products throughout the Eastern United States.

It is the mission of the Company to provide the highest level of customer service and product quality to its financially disadvantaged customers. The company will provide a dependable and efficient prepaid product line while promoting customer retention through it's partnership with Western Union Swiftpay. Through this unique partnership, the company will offer a trouble-free and uncomplicated method for the customer to make monthly payments to retain there prepaid services on a consistent basis without interruption.

2.0 Company Summary

All American Telecom, Inc. will provide prepaid telecommunications services throughout the United States. Having established a co-op advertising partnership agreement with Money Gram and Authorize.net credit card services, All American Telecom, Inc. will promote its prepaid home dial tone product as a solution to those customers needing a home phone line but lacking the financial capability to obtain the line through traditional sources; i.e. Ma & Baby Bell's. In keeping with the agreement with the vendors mentioned above. All American Telecom, Inc. will direct its customers to any Money Gram location to pay for continued monthly service as our first month is absolutely free with no deposit, or activation fees. We do not charge activation fees to our customers. The government enacted a universal program that states everyone in America should be able to receive affordable phone service. This program is called lifeline and Link up. This provides the customer with a 13.50 credit to there already low cost phone service. To qualify for this program they must be able to provide proof that they receive this benefit.

All American Telecom, Inc. will launch a full scale direct marketing advertising campaign utilizing television, print, transit, and radio media's. A direct mail campaign will also be utilized once a substantial customer base has been established to encourage friends, family and acquaintances of All American Telecom customers to activate their home phone service with All American Telecom. We do reward our customers that refer new clients to us by giving them and additional month free for having referred a new activation.

It is the goal of All American Telecom, Inc., to provide its customers the highest quality, most reliable effortless products in the marketplace. The following products will be offered by All American Telecom, Inc.:

- Prepaid Home Dial Tone Service in Eastern United States (where currently licensed)
- Prepaid Long Distance Services

2.1 Company Ownership

All American Telecom, Inc. was created as a Florida Corporation based in Pasco County, owned by its principal investors and principal operators.

2.2 Company Locations and Facilities

All American Telecom, Inc. is located at 9116 Lantern Oak Way Land O Lakes, FL 34638.

3.0 Services

All American Telecom, Inc will offer residential prepaid dial tone, long distance, internet and wireless services. Each service will be provided with individual pricing plans and feature options.

Residential Dial Tone services will provide unlimited access to local calling areas as well as optional features such as, call waiting, call forwarding, three-way calling, speed dial, call return, call block, repeat dial and caller id.

Long Distance services will offer the customer the ability to prepay for long distance service at competitive rates. This service will allow the customer to manage or budget a block of long distance time every month.

Internet Services will allow the customer unlimited access to the internet as well as personalized email address.

Wireless Services will be provided based on service area availability. All American Telecom, Inc will offer a nationwide prepaid product that will give free long distance, free roaming, free voice mail, free activation, and free caller id.

4.0 Market Analysis Summary

All American Telecom, Inc will introduce our prepaid home dial tone marketing program to the credit challenged market throughout the eastern United States. This market makes up 10 to 15 percent of the overall population in this geographical area.

Lower Income urban residents are often overlooked by advertisers, yet, they concentrate in large numbers in specific geographic areas, spend freely on many products and services and will comparison shop for those products and services. All American Telecom will be instituting a large scale direct market campaign geared directly toward the following market segments; ethnic, females with children, Native Americans, and white males who are money management challenged.

4.1 Target Market Summary

Prepaid home dial tone is a solid business opportunity which generates nearly 100% of leads, sales and revenues through advertising campaigns, therefore, the marketing and advertising objectives of All American Telecom, Inc are three-fold.

- 1. Plan media platforms to reach female adults within 21-35 with an income of less than \$25,000, single family ethnic populations 21-45 with a total household income less than \$30,000 and white males 21-27 who have poor money management skills.
- 2. Utilize all media to become a consistent and constant presence to gain maximum reach and frequency to the target markets. All advertising will promote Western union Swiftpay locations as an effortless and quick method of paying there monthly bill, thereby, ensuring higher customer retention.
- 3. Establish a fluctuating, yet steady advertising schedule to provide adequate exposure each and every month in established markets while expanding into new and growing urban markets.

All American Telecom, Inc plans to utilize traditional media outlets to reach its target market. The media outlets chosen for the campaign will include; 30 second television commercials, Weekly Classified newspapers such as South Florida's "The Flyer" and "penny saver", Transit poster billboard advertising as well as window poster placement in Western Union Swiftpay Locations.

Television Commercials will focus on the daytime television watcher with promotions on such programs as Judge Mathis, People's court, Montel Williams, Judge Judy, and divorce court. All American Telecom, Inc will also utilize large cable systems in major urban areas focusing on promotions campaign on such stations as BET, USA, and FX. To reach the secondary market of younger white males 25-27, 30 second spots will be shown on MTV and ESPN2.

City transit systems are also a vital part of the advertising efforts of All American Telecom, Inc and will be heavily utilized. 62% of all transit system riders are between 21-40yrs old, 53% are female. The average annual income of transit riders is under \$30,000, 29% are Hispanic, 18% are black and 50% are Caucasian. All American Telecom will promote its product through the use of interior bus cards throughout each city's fleet of buses. To create consistency, at least 50% of each fleet will be showing the All American Telecom Posters.

Newspapers and Magazines commonly referred to as "weekly's" will be used to promote the product primarily Caucasian & Hispanic segments. The ad will be placed in weekly's with a circulation of approximately 500,000 to 1,000,000. The ad will be designed to promote the ease and affordability of the product along with the partnership with Western Union Swiftpay. Swiftpay locations will be promoted as pay locations for monthly phone bills and new activations/transfers.

All American Telecom's advertising campaign will be light-hearted; the need to laugh is universal. It is our opinion that to produce a serious TV & print ad will only promote & sell a negative message. Prepaid home dial tone should not be viewed with negative connotation; we hope to promote it as an alternative to a temporarily bad financial situation.

5.0 Financial Plan

Growth will be financed through monthly cash flow and revenue's. While this growth & funding plan may require slower growth than is attainable per our aggressive marketing & sales strategy, All American Telecom, Inc, believes this will position the company more solidly for the future. It is the goal of the Company to acquire a customer base which will slowly, but surely, become its best selling & marketing tools.

The company believes a happy and committed customer base, however long it takes to create that base, will far out way the allure of an immediate, unprofitable and unorganized growth pattern which has proven to be the death of many prepaid telecommunications companies.

5.1 Projected Profit and Loss

Our projected profit and loss is shown on the following table. The Company becomes profitable by January 2011.

	income Statemer May '09	it / Balance Sheet / Cash Fi June '09	ow July '09	Aug '09	Sept '09	Oct '09	Nov '09	Dec '09
Assets	may US	Julia Da	JUIY US	Aug vs	Sept 05	OCT US	NOV US	Dec ve
Cash	\$ 75,000	\$ 67,259	\$ 64,958	\$ 67,215	\$ 73,574 \$	82,516	\$ 93,031	\$ 108,536
Reserves		\$ -	\$ -	\$ 451	\$ 1,723 \$	3,512		\$ 8,316
Equipment	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000 \$	25,000		\$ 25,000
Total Assets	\$ 100,000	\$ 92,259	\$ 89,958	\$ 92,666	\$ 100,298	\$ 111,028	\$ 123,645	\$ 139,852
Liabilities								
Note Payable - Equip	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000 \$	98,907	\$ 97,657	\$ 96,266
Total Liabilities	\$ 100,000		\$ 100,000		\$ 100,000	\$ 98,907	\$ 97,657	\$ 96,266
				. ,				• • • •
Retained Earnings								
Monthly Change +/-		\$ (7,741)	\$ (2,301)	\$ 2,708				\$ 17,598
Total Equity	\$ -	\$ (7,741	\$ (10,042)	\$ (7,334)	\$ 298	\$ 12,120	\$ 25,988	\$ 43,586
Sales								
Customers	1	\$ 268	\$ 507	\$ 723	່\$ 918 ໍ \$	1,093	\$ 1,250	\$ 1,392
Gross Revenue \$ (Avg)	\$ 20	\$ 20	\$ 20	\$ 20	<u>\$ 20</u> <u>\$</u>	20	\$ 20	\$ 20
Total Gross Revenue Sales	\$ 20	\$ 5,351	\$ 10,150	\$ 14,488	\$ 18,354	\$ 21,852	\$ 25,000	\$ 27,834
Admin Expense								
Administration	\$ 3.500 17500.00%	\$ 3,500 65.40%	\$ 3,500 34.48%	\$ 3,500 24,19%	\$ 4,500 24.52% \$	4.500 20.59%	\$ 4,500 18,00%	\$ 4,500 16.17%
Advertising	\$ 2,000 10000.00%	\$ 2,000 37.37%	\$ 2,000 19.71%	\$ 2,000 13.82%	\$ 2,000 10.90% \$			\$ 2,000 7.19%
General Office	\$ 500 2500.00%	\$ 500 9.34%	\$ 500 4.93%	\$ 500 3.46%	\$ 500 2.72% \$			\$ 500 1.80%
Total Expenses	\$ 6,000	\$ 6,000	\$ 8,000	\$ 6,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000
000 - 5								
Office Expense Rent	\$ 300 1500.00%	\$ - 0.00%	\$ - 0.00%	\$ - 0.00%	is - 0.00% s	i 1,500 8.86%	\$ 1,500 6.00%	\$ 1,500 5.39%
Bonus	\$ - 0.00%	\$ - 0.00%		\$ - 0.00%	s - 0.00% s			\$ 1,000 5.39% \$ - 0.00%
Electric	\$ 75 375.00%	S - 0.00%	\$ - 0.00%	\$ - 0.00%	S - 0.00% S			\$ 250 0.90%
Phones	\$ 500 2500.00%	\$ 500 9.34%	\$ 500 4.93%	\$ 500 3.48%	\$ 500 2.72% \$	500 2.29%	\$ 500 2.00%	\$ 500 1.80%
Other Overhead	\$ 500 2500.00%	\$ 500 9.34%	\$ 500 4.93%	\$ 500 3.48%	\$ 500 2.72% \$	500 2.29%	• • • • • • • • • • • • • • • • • • • •	\$ 500 1.80%
Payroll Taxes	\$ 385 1925.00%	\$ 385 7.19%	\$ 385 3.79%	\$ 385 2.68%	\$ 495 2.70% \$	495 2.27%	•	\$ 495 1.78%
Misc Equipment Payment	\$ 1 5.00% \$ - 0.00%	\$ 268 5.00% \$ - 0.00%	\$ 507 5.00%	\$ 723 5.00%	\$ 918 5.00% \$	1,093 5.00% 1.093 5.00%	• • •	\$ 1,392 5.00%
	•		\$ - <u>0.00%</u>	\$ - <u>0.00%</u>	\$ - <u>0.00%</u> <u>\$</u>		<u> </u>	\$ 1,392 5.00%
Total Office Expense	\$ 1,761	\$ 1,653	\$ 1,892	\$ 2,108	\$ 2,413	\$ 4,338	\$ 4,495	\$ 4,637
Total Monthly Expense	\$ 7,761	\$ 7,653	\$ 7,892	\$ 8,108	\$ 9,413	\$ 11,338	\$ 11,495	\$ 11,637
Net Profit / Loss \$	\$ (7,741	\$ (2,301	\$ 2,257	\$ 6,360	\$ 8,942	\$ 10,515	\$ 13,506	\$ 16,197
Net Profit / Loss %	-38705.0%	-43.0%	22.2%	44.0%	48.7%	48.1%	54.0%	68.2%
							**	
		I	1	1	1	I	I	

****Notes

Cost of Customer Acquisition \$ 7.50

<u>Jai</u>	<u>n '10</u>		<u>F</u> (eb '1	0	<u>Mar '10</u>		<u>Apr</u>	<u>''10</u>	May	<u>/ '10</u>	June	e '10	July	<u>'10</u>	Aug	<u>'10</u>	<u>Şept</u>	<u>: '10</u>
2,733 1,555 5 <u>,00</u> 0	\$ 1	159,288	\$ 140,243 \$ 15,057 \$ 25,000	- \$	180,300	\$ 159,932 \$ 18,995 \$ 25,000	\$ 203,927	\$ 181,584 \$ 23,325 \$ 25,000	\$229,910	\$ 205,002 \$ 28,009 \$ 25,000	\$258,011	\$ 230,010 \$ 33,010 \$ 25,000	\$288,020	\$ 256,447 \$ 38,298 \$ 25,000	\$319,745	\$ 284,172 \$ 43,843 \$ 25,000	\$353,015	\$ 49,620 \$ 25.000	
		94,746			93,113		\$ 91,375	\$ 89,545	\$ 89,545	\$ 87,631	\$ 87,631	\$ 85, <u>642</u>	\$ 85,642	\$ <u>83,585</u>	\$ 83,585	<u>\$ 81,468</u>	\$ 81,468	\$ 79, <u>295</u>	
		64,542			87,187	\$ 25,365	\$ 112,552	\$ 27,812	\$140,365	\$ 30,015	\$170,380	<u>\$ 31,998</u>	\$202,378	<u>\$ 33,782</u>	\$236,160	\$ 35,388	\$271,548	\$ 36,833	\$308,381
1,519 20	\$	30,384	\$ 20		32,679	\$ 1,737 \$ 20				1914 \$ <u>20</u>	- \$ 38,276	1989 \$20	- \$ 39,782	2057 \$ 20	\$ 41,137	2118 \$20	\$ 42,357	2173 \$ 20	\$ 43,454
	6. 1.	.58% .65%	\$ 2,000 \$ 500	_		\$ 5,500 \$ 2,000 \$ 500			15.03% 5.48% _ 1.37% \$ 8,000	\$ 500	1.31%	\$ 500	1.26%			\$ 5,500 \$ 2,000 \$ 500			12.66% 4.60% 1.15% \$ 8,000
1,500	0	.00%	\$ -		4.59% 0.00%	\$ 1,500 \$ -	4.32% 0.00% 0.72%	\$ 1,500 \$ -			3.92% 0.00%	\$ 1,500 \$ - \$ 250	0.00%	\$ 1,500 \$ - \$ 250	3.65% 0.00% 0.61%	\$ 1,500 \$ - \$ 250	3.54% 0.00%	\$ 1,500 \$ - \$ 250	3.45% 0.00% 0.58%
500 500 605	1. 1. 1.	.65% .65% .99%	\$ 500 \$ 500 \$ 605		1.53% 1.53% 1.85%	\$ 500 \$ 500 \$ 605	1.44% 1.44% 1.74%	\$ 500 \$ 500 \$ 605	1.37% 1.37% 1.65%	\$ 500 \$ 500 \$ 605	1.31% 1.31% 1.58%	\$ 500 \$ 500 \$ 605	1.26% 1.26% 1.52%	\$ 500 \$ 500 \$ 605	1.22% 1.22% 1.47%	\$ 500 \$ 500 \$ 605	1.18% 1.18% 1.43%	\$ 500 \$ 500 \$ 605	1.15% 1.15% 1.39% 5.00%
1,519	5.	.00%			5.00%	<u>\$ 1,737</u>	5.00%	\$ 1,830	5.00%	\$ 1,914	5.00%	\$ 1,989				<u>\$ 2,118</u>	5.00% \$ 5,473	<u>\$ 2,173</u>	5.00% \$ 5,528
	\$	17,510		_	-		\$ 13,092 \$ 21,652 62.3%	-			\$ 13,269 \$ 25,007 65.3%		\$ 13,344 \$ 26,438 66.5%		\$ 13,412 \$ 27,725 67.4%		\$ 13,473 \$ 28,884 68.2%		\$ 13,528 \$ 29,927 68.9%
	2,733 1,555 5,000 3,746 1,519 20 5,500 5,500 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000	2,733 1,555 5,000 \$ - 4,746 \$ 9,956 \$ 1,519 20 \$ 5,500 11 2,000 6 500 1 1,500 4 - 0 250 0 1,519 5 1,519 5 \$ 5,500 1 8 - 0 250 0 1,519 5 5 5 5 5 5 5 5 5 5 5 5 5 5	2,733 1,555 5,000 \$ 159,288 3,746 \$ 94,746 3,956 \$ 64,542 1,519 20 \$ 30,384 5,500 1,65% \$ 8,000 1,65% \$ 0,00% 250 0,82% 500 1,65% \$ 0,00% 250 1,65% \$ 0,00% 250 1,65% 500 1,99% 1,9	2,733 \$ 140,243 3,555 \$ 159,288 \$ 15,057 5,000 \$ 159,288 \$ 25,000 \$ 159,288 \$ 93,113 3,746 \$ 94,746 \$ 93,113 0,956 \$ 64,542 \$ 22,645 1,519 \$ 1,634 \$ 200 20 \$ 30,384 \$ 2,000 5,500 18,10% \$ 5,500 2,000 6.58% \$ 2,000 5,000 1.65% \$ 5,500 1,500 1.65% \$ 5,500 1,500 1.65% \$ 5,500 1,500 1.65% \$ 5,500 500 1.65% \$ 5,500 \$ 5,50	2,733 \$ 140,243 1,555 \$ 25,000 \$ 159,288 \$ 25,000 \$ 159,288 \$ 93,113 \$ 94,746 \$ 93,113 \$ 94,746 \$ 93,113 \$ 94,746 \$ 22,645 \$ 93,113 \$ 1,634 20 \$ 30,384 \$ 20 20 \$ 30,384 \$ 20 5,500 1.8.10% \$ 5,500 20 \$ 30,384 \$ 20 5,500 1.65% \$ 2000 500 1.65% \$ 500 1,500 4.94% \$ 1,500 20 \$ 30,384 \$ 500 5,500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 500 500 1.65% \$ 605 5.00% \$ 1,634 \$ 4,874 \$ 12,874	2,733 \$ 140,243 1,555 \$ 150,57 5,000 \$ 159,288 \$ 180,300 \$ 159,288 \$ 93,113 \$ 93,113 5,746 \$ 94,746 \$ 93,113 5,956 \$ 64,542 \$ 87,187 1,519 \$ 1,634 \$ 20 20 \$ 30,384 \$ 32,679 5,500 18.10% \$ 5,500 16.83% 20 \$ 30,384 \$ 32,679 5,500 1.8.5% \$ 500 1.53% 5,000 \$ 8,000 \$ 8,000 1,65% \$ 500 1.53% 5,000 \$ 8,000 \$ 8,000 1,500 4.94% \$ 1,500 4.59% - 0.00% \$ 250 0.77% 500 1.65% \$ 500 1.53% 605 1.99% \$ 605 1.85% 500 1.65% \$ 500 1.53% 605 1.99% \$ 605 1.85% 500% \$ 1,634 5.00% \$ 1,634 5.00% \$ 1,634 5.00% \$ 1,634 5.00	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	2.733 \$ 140,243 \$ 159,932 \$ 181,584 \$ 205,000 $5,555$ \$ 159,288 \$ 160,300 \$ 25,000 \$ 23,325 \$ 28,009 $5,000$ \$ 25,000 \$ 25,000 \$ 25,000 \$ 25,000 \$ 25,000 \$ 25,000 $5,746$ \$ 93,113 \$ 91,375 \$ 91,375 \$ 89,545 \$ 87,631 \$ 87,631 $5,766$ \$ 22,645 \$ 87,187 \$ 25,365 \$ 112,552 \$ 140,365 \$ 30,015 \$ 170,380 $1,519$ \$ 1,634 \$ 1,737 \$ 1,830 \$ 1914 \$ 36,603 \$ 20 \$ 38,276 $5,500$ 18.10% \$ 5,500 16.83% \$ 5,500 \$ 5,76% \$ 2,000 \$ 2,78% \$ 36,603 \$ 20 \$ 38,276 $5,500$ 18.10% \$ 5,500 16.83% \$ 5,500 \$ 1,43% \$ 5,500 \$ 38,000 \$ 38,000 \$ 38,000 \$ 38,000 \$ 38,000 \$ 38,000 \$ 38,000 \$ 3,00% \$ 8,000 \$ 5,00 \$ 3,37% \$ 5,00 \$ 3,37% \$ 5,00 \$ 3,37% \$ 5,00 \$ 3,37% \$ 5,000 \$ 3,38,000 \$ 3,30,005 \$ 3,000 \$ 3,	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	1,733 \$ 140,243 \$ 159,928 \$ 159,928 \$ 159,928 \$ 159,928 \$ 159,928 \$ 25,000 \$ 23,325 \$ 22,000 \$ 20,015 \$ 31,998 \$ 20,2,378 \$ 33,782 \$ 30,015 \$ 31,998 \$ 20,2,378 \$ 31,998 \$ 20,2,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$ 20,02,378 \$	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	1 1	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	1733 \$ 140,24 \$ 159,28 \$ 169,925 \$ 181,554 \$ 200,002 \$ 230,010 \$ 256,002 \$ 284,020 \$ 284,237 \$ 284,237 \$ 284,020 <

Oct '10	Nov '10	Dec 10 Jan '	'11 Feb '1	<u>11 Mar '10</u>	Apr '11	May '11	June '11
	\$ 61,778 \$ 68,1	557 \$ 438,027 120 \$ 74,614 000 \$ 25,000 \$498,877	\$ 81,245	\$ 87,999	\$ 94,864 \$ 25,000	\$ 101,828 \$ 25,000	\$ 609,370 \$ 108,882 \$ 25,000 \$ 743,252
\$ 77,073 \$ 77,073	\$ 74,806 \$ 74,808 \$ 74,808		\$ 67,782 \$ 70,157	\$ 65,378 \$ 67,782 \$ 65,378	\$ <u>62,948</u> \$62,948	\$ 60,493 \$ 60,493	\$ <u>58,018</u> \$ 58,018
\$ <u>38,134</u> \$348,515	\$ 39,305 \$385,820	358 <u>\$ 41,306</u> \$426,178	\$ 42,160 \$467,484	\$ 42,928 \$509,644 \$ 552,572	<u>\$ 43,619</u> \$ 596,191	\$ 44,241 \$ 640,433	\$ 44,801_ \$ 685,234
\$ 2222 \$ 20 \$ 44,442	2267 2307 \$ 20 \$ \$ 45,331		2375 \$ 20 \$ 46,852	2404 \$ 20 \$ 47,500 \$ 48,083	2430 \$ 20 \$ 48,608	2454 \$ 20 \$ 49,081	2475 \$ 20 \$ 49,506
\$ 5,500 12.38% \$ 2,000 4.50% \$ 500 1.13% \$ 8,000	\$ 2,000 4.41% \$ 2,0	500 11.92% \$ 5,500 000 4.34% \$ 2,000 500 1.08% \$ 500 \$ 8,000 \$ \$	11.74% \$ 5,500 4.27% \$ 2,000 1.07% \$ 500 \$ 8,000	11.58% \$ 5,500 11.44% 4.21% \$ 2,000 4.16% 1.05% \$ 500 1.04% \$ 8,000 \$ 8,000	\$ 5,500 11.31% \$ 2,000 4.11% \$ 500 1.03% \$ 8,000	\$ 5,500 11.21% \$ 2,000 4.07% \$ 500 1.02% \$ 8,000	\$ 5,500 11.11% \$ 2,000 4.04% \$ 500 1.01% \$ 8,000
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\$ 5,577 \$ 13,577 \$ 39,866 69.4%	\$ 5,622 \$ 13,622 <u>\$ 31,710</u> 70.0%	\$ 13,662	\$ 13,898	\$ 5,730 \$ 5,759 \$ 13,730 \$ 13,759 \$ 33,770 \$ 34,324 71.1% 71.4%	\$ 5,785 \$ 13,785 <u>\$ 34,823</u> 71.6%	\$ 5,809 \$ 13,809 <u>\$ 35,272</u> 71.9%	\$ 5,630 \$ 13,830 <u>\$ 36,676</u> 72,1%

	<u>Jul</u>	y '11	<u>l</u>		Aug	a '11	L		<u>Şep</u>	t '1 1	L
\$ \$ \$	645,046 116,016 <u>25,000</u>	- \$	786,063	\$ \$ \$	881,085 123,225 25,000	\$	829,310	\$ \$ \$	717,451 130,499 25,000	\$	872,950
\$	55,524	- s	55,524	\$	53,012	\$	53,012	\$	50,485	\$	50,485
\$	45,305	\$	730,539	\$	45,759	\$	776,298	\$	46,167	\$	822,465
	2494				2512				2527		
<u>\$</u>	20	\$	49,889	\$	20	\$	50,233	\$	20	\$	50,543
\$	5,500		11.02%	\$	5,500		10.95%	\$	5,500		10.88%
\$	2,000		4.01%	\$	2,000		3.98%	\$	2,000		3.96%
<u>\$</u>	500	\$	1.00% 8,000	\$	500	\$	1.00% 8,000	\$	500	\$	0.99% 8,000
\$	1,500		3.01%	5	1,500		2.99%	\$	1,500		2.97%
\$	•		0.00%	\$	-		0.00%	\$	-		0.00%
\$	250		0.50%	\$	250		0.50%	\$	250		0.49%
\$	500		1.00%	\$	500		1.00%	\$	500		0.99%
\$	500		1.00%	\$	500		1.00%	\$	500		0.99%
\$	605		1.21%	\$	605		1.20%	\$	605		1.20%
\$ \$	2,494 2,494		5.00% 5.00%	\$ \$	2,512 2,512		5.00% 5.00%	s	2,527 2,527		5.00% 5.00%
*	2,434	\$	5,849	• 	2,312	\$	5,867	<u>*</u> 	2,321	\$	5,882
		\$	13,849			\$	13,867			\$	13,882
		\$	36,039			\$	36,367			\$	36,661
		Ľ	72.2%			Ľ	72.4%			Ľ	72.5%

EXHIBIT 5

DeAgetha Burden

9116 Lantern Oak Way Land O Lakes, FL 34638 <u>Burden89@aol.com</u> 813-310-8080 813-929-0880 (Fax)

CAREER OBJECTIVES

Obtain a Marketing/Sales position with an organization that will benefit from an impressive 16-year history of contributions to gross margin improvement. To seek a position that has an opportunity for advancement utilizing my skills in sales management, business development and client relation management.

SUMMARY AND QUALIFICATIONS AND ACCOMPLISHMENTS

- Extensive sales, management, and customer service experience
- Superior organizational and multi-tasking skills
- Ability to make sound decisions, address opportunities, and prioritize workloads
- Exceptional communication skills
- Ability to effectively control stressful situations
- Exceptional negotiation, organizational and presentation skills
- High level knowledge of medical equipment sales
- Extensive knowledge of insurance benefits process
- Ability to market and service physicians, hospitals, physical therapists and occupational therapists
- Ability to negotiate contracts with insurance companies
- Developed and implemented an Asthma Disease Management Program.
- Proficient experience in Microsoft Word, Excel, and Power Point software applications
- Established product line in a new territory and drove profit growth annually by 10% 12%

PROFESSIONAL EXPERIENCE

All American Telecom, Inc.

June – Present

President/Manager

- Organized new company
- Acquired Capital and developed business plan
- Shape company to structure to capitalize on current market
- Promote expansion as laid out in business plan
- Manage and oversee all departments of accounting, marketing, and sales to ensure efficient and effective use of resources
- Hold weekly strategic meetings with department heads to develop new and effective means gaining market share and increase profitability

Alliant Credit Union

February 08 – Present

Business Development Manager

- Acquire new Selected Employee Groups with companies with more 5,000 to • 10.000 employees
- Educate and sell financial services to a targeted member group
- Identify right fit partnerships
- Implement and launch new program to employee groups
- Provide financial success seminars
- In-going communication and site visits with identified organization

Diversified Rehabilitation Solutions, Tampa, FL January 01 - Present

Business Development Manager

- Sales and service of orthopedic products to Physicians, Therapist, and Insurance Payers
- Distributor for two orthopedic manufacturers •
 - CPM, Electrotherapy and Static Progress Splints 0
- **Develop new Customer Accounts** .
- Cold call to potential customers •
- Perform in-services for customers on equipment •
- Secure billable orders
- Set-up and follow-up with patients •
- Maintain inventory control •
- Provide in-services on equipment and services •
- Developed marketing literature for sales department •

Seratech Specialty Pharmacy, Inc.

Account Manager

- Sales and service of Specialty Injectable Drugs Infusion Therapy to Physicians
- Managed and identified potential insurance contracts •
- Outcome reports for insurance companies
- Facilitated operational meetings with insurance companies and Seratech staff
- Developed marketing literature for sales department
- Provided support for staff at branch office •

LifeCare Solutions

Account Manager

- Sales and service of Home Health, Infusion Therapy and Durable Medical Equipment to Physicians, Hospitals, and Insurance Payers
- Develop new Customer Accounts thru cold calling
- Provide in-services on equipment and services •
- Developed marketing literature for sales department

Thera-Kinetics

Territory Manager

- Sales and service of orthopedic equipment and services to Physicians and Hospitals
- **Develop new Customer Accounts** .
- Cold call to potential customers
- Perform in-services for customers on equipment •
- Secure billable orders
- Set-up and follow-up with patients •
- Maintain inventory control

March 1991 - March 1995

January 03 - December 04

March 1995 – December 02

STRENGTHS

Dynamic management career leading organizations through start-up, change, revitalization, turnaround and accelerated growth. Expert team-building, team leadership, communication and interpersonal relations skills. Strategic and analytical with outstanding problem-solving and negotiating skills. Hands-on manager with skills in supervising internal and external staff.

EDUCATION

- Travis Vocational Technical Institute, Lakeland, FL., Certificate in Unit Coordination
- Western International University of University of Phoenix, Phoenix, AZ. Associates Degree in Business Management, Graduated April 2007
- University of Phoenix, Phoenix, AZ. Bachelor of Science in Business Management

References Available Upon Request

David Gainer Jr. 9116 Lantern Oak Way Land O Lakes, FL 34638 813-918-7135 Dlgainer3@aol.com

PROFILE

I am a highly effective sales/Sales Manager and Entrepreneur minded individual with solid leadership and performance skills. I have been successful in the sales and marketing of products in the banking, pharmaceutical and construction industry. I have developed systems and procedures to track all aspects of purchasing, scheduling, payroll, and profitability within a small business. I have a proven track record of significantly increasing sales and profits by developing territories as well as training and motivating sales teams. I am an expert at encouraging and maintaining a team-oriented environment to ensure overall sales production.

OBJECTIVE

Obtain a position with a company with the desire and vision to grow and allow creativity. That will utilize my skills and abilities, is intellectually challenging and offers the opportunity for continuous professional growth.

EDUCATION

1989-1993 University of Florida, Gainesville, Florida, Bachelor of Arts in Political Science.

QUALIFICATIONS/ACCOMPLISHMENTS/LEADERSHIP

- Strong leadership and management of a territory led to 110% increase in sales from previous year.
- Established sales and marketing procedures that significantly impacted product/company visibility and profitability.
- Successful graduate of Leadership Manatee
- Head coach of Pop Warner Football
- Board Member of Big Brothers Big Sisters

PROFESSIONAL EXPERIENCE

All American Telecom, Inc.

Vice President

2008 - Present

- Assist in organizing new company
- Manage accounting, marketing, and sales to ensure efficient and effective use of resources.
- Assist in shaping company structure to capitalize on current markets and promote expansion as outlined in current business plan.

Image Painting of Florida, Inc. Vice President

2004 – Present

• Coordinate and manage company's commercial and residential painting projects. This includes relationship building, sales/marketing, customer service, human resources and administrative activities. Create and develop relationships with retail/service operations, commercial builders, and national home builders that resulted in annual sales in excess of \$1M within the first 12 months of business with projected growth of 20% per year.

Forest Pharmaceuticals

Territory Sales Representative

2002 - 2004

- Sales and service of products to Physicians, Physician Assistants and Pharmacists in a specific territory.
- Maintain inventory control
- Performed seminars and continued education on products for Physicians and staff.
- Developed marketing and literature for offices.
- Responsible for sales increase of 30% in territory.

First Union Bank

Commercial/Small Business Development Manager

1998 - 2002

- Sales and service of banking products to business owners.
- Managed an existing portfolio of small businesses in efforts to grow the relationship.
- Responsible for sales and growth in loans, deposits and investments.
- Cold call to potential customers in effort to develop new relationships

Branch Manager

- 1995 1998
 - Managed two banking centers with assets totaling over \$100M, including a staff of 20 employees.
 - Responsible for overseeing sales and growth of loan accounts, investments and deposits.
 - Responsible for annual increase of 15% in net growth of banking centers.

Corporate Sales Associate

1994 - 1995

• 12 month Management training program to develop associates and prepare for management positions within the corporation.

REFERENCES AVAILABLE UPON REQUEST

EXHIBIT 6

All American Telecom, Inc.

Technical Capacity

We are contracting with two companies that have in excess of 15 years of Telecommunications experience. Lost Key Telecom and Database Engineer's assists All American in provisioning orders, least cost pricing, customer service processes, telecom accounting procedures, back office software and development, OSS Services, promotional and dispute submittals, call data reporting, PMAPS Audits, USAC Audits, regulatory compliance, contract negotiation and long distance purchasing consulting. All American has enlisted the expertise of a proven accounting firm that has been servicing the business community for over 40 years. The principle and officers of All American are college educated with several years of business experience.

9116 Lantern Oak Way Land O Lakes, Florida 34638 Phone: 813.310.8080 Fax: 813.929.0880