

AMREG

4701 North Federal Highway ♦ Suite 315, Box A-7
Lighthouse Point, Florida 33064

October 29, 1997

Florida Public Service Commission
Division of Administration
2420 Shumard Oak Boulevard
Tallahassee, FL 32399-0850

971437-TI

Re: Financial Intranet, Inc.

Dear Sir or Madam:

On behalf of our client Financial Intranet, Inc. and attached hereto please find an original and six (6) copies of an Application and Tariff to Provide Interexchange Telecommunications Services in the State of Florida.

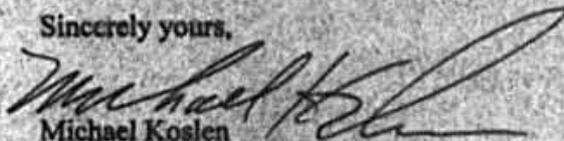
Also enclosed is check in the amount of \$250.00 for the required filing fee.

Please direct questions, comments, notices or correspondence regarding the above referenced filing to:

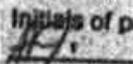
Michael Koslen, Director of Regulatory Affairs
American Regulatory Services Corp.
4701 North Federal Highway, Suite 315, Box A-7
Lighthouse Point, Florida 33064
(954) 941-7592.

For purposes of verification of receipt, I have provided an additional copy of this cover letter. Please date stamp and return to me in the stamped self addressed envelope provided.

Sincerely yours,


Michael Koslen
Director of Regulatory Affairs

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:


MSK/va

Enclosures

DOCUMENT NUMBER-DATE

11298 NOV-30

Telephone Number [954] 941-7592 ♦ Facsimile Number [954] 941-6738

FPSC-RECORDS/REPORTING

★★ Florida Public Service Commission ★★

Division of Communications
Bureau of Service Evaluation

Application Form
for
Authority to provide interexchange telecommunications service
Within the State of Florida

971437-

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space
- D. If you have questions about completing the form, contact:

**Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2420 Shumard Oak Boulevard
Gunter Building
Tallahassee, Florida 32399-0850
(850) 413-6600**

- E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

**Florida Public Service Commission
Division of Administration
2420 Shumard Oak Boulevard
Gunter Building
Tallahassee, Florida 32399-0850
(850) 413-6600**

1. Select what 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 transmissior. facilities in Florida.
- Operator Service Provider**- company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- Reseller** - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- Switchless Rebiller** - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users ata 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 the resold service by enrolling unaffiliated customers.
- Prepaid Debt Card Provider** - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debt card service and/or encodes the cards with personal identification numbers.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

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

- Original Authority** (New company).
- Approval of Transfer** (To another certificated company).
- Approval of Assignment of existing certificate** (To a noncertificated company).
- Approval for transfer of control** (To another certificated company).

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:
Financial Intranet, Inc.

4. Name under which the applicant will do business (fictitious name, etc.):
Financial Intranet, Inc.

5. National address (including street name & number, post office box, city, state and zip code).
1 Dag Hamarskjold Place, New York, NY 10017

6. Florida address (including street name & number, post office box, city, state and zip code).
The Florida address is the same as the national address.

7. Structure of organization;

- Individual
- Foreign Corporation
- General Partnership
- Other, _____
- Corporation
- Foreign Partnership
- Limited Partnership

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

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

(b) Indicate if the individual or any of the partners have previously been:

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. *No.*

(2) 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.*

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida. *Please see Applicant's qualification as a foreign corporation, attached to this application as Exhibit A.*

Corporate charter number: F97000005026

- (b) Name and address of the company's Florida registered agent.
*Michael Koslen c/o American Regulatory Services Corp.
4701 North Federal Highway, Suite 315
Lighthouse Point, Florida 33064.*

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.
Not applicable.

Fictitious name registration number: _____

- (d) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.
No.

(2) 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.*

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

(a) The application;

American Regulatory Services Corp.
Michael Koslen, Director of Regulatory Affairs
4701 North Federal Highway, Suite 315, Box A-7
Lighthouse Point, Florida 33064
954/941-7592.

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

Financial Intranet, Inc.
Michael Sheppard, President
1 Dag Hamarskjold Place, New York, NY 10017
(212) 702-4873

(a) Tariff;

American Regulatory Services Corp.
Michael Koslen, Director of Regulatory Affairs
4701 North Federal Highway, Suite 315, Box A-7
Lighthouse Point, Florida 33064
954/941-7592.

(b) complaints/inquiries from customers;

Financial Intranet, Inc.
Michael Sheppard, President
1 Dag Hamarskjold Place, New York, NY 10017
(212) 702-4873

11. List the states in which the applicant:

- (a) Has operated as an interexchange carrier. *None.*
- (b) Has applications pending to be certificated as an interexchange carrier.
California, New York
- (c) Is certificated to operate as an interexchange carrier. *None.*
- (d) Has been denied authority to operate as an interexchange carrier 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.*

12. What services will the applicant offer to other certificated telephone companies:

- | | |
|---|-------------------------------------|
| <input type="checkbox"/> Facilities. | <input type="checkbox"/> Operators. |
| <input type="checkbox"/> Billing and Collection. | <input type="checkbox"/> Sales. |
| <input type="checkbox"/> Maintenance. | |
| <input type="checkbox"/> Other: <u><i>None.</i></u> | |

13. Do you have a marketing program? *Yes.*

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises? *No.*
- Offer multi-level sales incentives? *No.*
- Offer other sales incentives? *No.*

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

16. Who will receive the bills for your service (Check all that apply)?

- | | |
|--|--|
| <input checked="" type="checkbox"/> Residential customers. | <input checked="" type="checkbox"/> Business Customers. |
| <input type="checkbox"/> PATS providers. | <input type="checkbox"/> PATS station end-users. |
| <input type="checkbox"/> Hotels & motels. | <input type="checkbox"/> Hotel & motel guests. |
| <input type="checkbox"/> Universities. | <input type="checkbox"/> Universities dormitory residents. |
| <input type="checkbox"/> Other: (specify) _____ | |

17. Please provide the following (if applicable):

- (a) Will the name of your company appear on the bill for your services, and if not who will be the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

Financial Intranet's name will appear on the bill for its services. The name of the billing company will not appear. Financial Intranet's toll free customer service number is (800) 446-6936. This number will printed on the bill.

- (b) Name and address of the firm who will bill for your service.

*Profitec, Inc.
P.O. Box 4519
Wallingford, CT 06492*

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability.

Regarding the showing of financial capability, the following applies:

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements for the most recent 3 years, including:

1. The balance sheet
2. Income statement
3. Statement of retained earnings.

Further, a written explanation, which can include supporting documentation, regarding the following should be provided to show financial capability.

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographical area proposed to be served.
2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service.
3. Please provide documentation that the applicant has sufficient capability to meet its lease or ownership obligations.

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.

If available, the financial statements should be audited financial statements.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should affirm that the financial statements are true and correct.

19. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by commission rule 25-24.485 (example enclosed)

20. The applicant will provide the following interexchange carrier services (Check all that apply):

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

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

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

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)

- Method of access is via dedicated facilities
- Method of access is via switched facilities

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

Travel Service
 Method of access is 950
 Method of access is 800

900 Service

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

Services included are:

Station assistance
 Person to Person assistance
 Directory assistance
 Operator verify and interrupt
 Conference Calling

20. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).
1 + Area Code + Number
1 + 800 + Number.
21. Other: *Please see Applicant's Management Information attached to this application as Exhibit B and Applicant's Financial Statement annexed as Exhibit C.*

☆☆ APPLICANT ACKNOWLEDGMENT STATEMENT ☆☆

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange telephone service.
7. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement.

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"

Financial Intranet, Inc

By:

Michael Sheppard, President
Michael Sheppard, President

10/17/97

Date

ATTACHMENTS:

- A - CERTIFICATE TRANSFER STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
- D - FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES
- E - GLOSSARY

★★ APPENDIX A ★★

CERTIFICATE TRANSFER STATEMENT

NOT APPLICABLE

I, (TYPE NAME) _____, of (NAME OF COMPANY) _____
holder of certificate number _____, have reviewed this application and join in the
petitioner's request for a transfer of the above mentioned certificate.

UTILITY OFFICIAL _____

Signature

_____ Date

_____ Title

_____ Telephone No.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

★★ APPENDIX B ★★

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- (✓) The applicant will not collect deposits nor will it collect payments for service more than one month in advance.
- () The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month.
(Bond must accompany application.)

UTILITY OFFICIAL

Michael Shepparo

Signature

10/15/97

Date

President

Title

1.212.702.4813

Telephone No.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

★★ APPENDIX C ★★

INTRASTATE NETWORK

1. **POP:** Addresses where located, and indicate if owned or leased.

1) *Not Applicable.* 2)

3) 4)

2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

1) *Not Applicable.* 2)

3) 4)

3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

1) POP-to-POP TYPE OWNERSHIP

2) *Not Applicable.*

4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

From all points within the State of Florida.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has () or has not (✓) 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?

No service has been offered.

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

UTILITY OFFICIAL

Michael Peppas
Signature

10/1/97
Date

President
Title

1.212.702.4073
Telephone No.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

★★ APPENDIX D ★★

FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

NOT APPLICABLE

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2).

**** APPENDIX E ****

**** GLOSSARY ****

ACCESS CODE: The term denotes a uniform four or seven digit code assigned to an *individual* IXC. The *five* digit code has the form 10XXX and the seven digit code has the form 950-XXXX.

BYPASS: Transmission facilities that go direct from the local exchange end user to an IXC point of presence, thus bypassing the local exchange company.

CARRIERS CARRIER: An IXC that provides telecommunications service, mainly bulk transmission service, to other IXC only.

CENTRAL OFFICE: A local operating unit by means of which connections are established between subscribers' lines and trunk or toll lines to other central offices within the same exchange or other exchanges. Each three (3) digit central office code (NXX) used shall be considered a separate central office unit.

CENTRAL OFFICE CODE: The term denotes the first three digits (NXX) of the seven (7) digit telephone number assigned to a customer's telephone exchange service.

COMMISSION: The Florida Public Service Commission.

COMPANY, TELEPHONE COMPANY, UTILITY: These terms may be used interchangeably herein and shall mean any person, firm, partnership or corporation engaged in the business of furnishing communication service to the public under the jurisdiction of the Commission.

DEDICATED FACILITY: The term denotes a transmission circuit which is permanently for the exclusive use of a customer or a pair of customers.

END USER: The term denotes any individual, partnership, association, corporation, governmental agency or any other entity which (A) obtains a common line, uses a pay telephone or obtains interstate service arrangements in the operating territory of the company or (B) subscribes to interstate services provided by an IXC or uses the services of the IXC when the IXC provides interstate service for its own use.

FORM PSC/CMU 31 (11/95)24.480(2).

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480 (2)

EQUAL ACCESS EXCHANGE AREAS: EABA means a geographic area, configured based on 1987 planned toll center/access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

EXCHANGE: The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.

EXCHANGE (SERVICE) AREA: The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

EXTENDED AREA SERVICE: A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

FACILITIES BASED: An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

FOREIGN EXCHANGE SERVICES: A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

FEATURE GROUPS: General categories of unbundled tariffs to stipulate related services.

- | | |
|------------------|--|
| Feature Group A: | Line side connections presently serving specialized common carriers. |
| Feature Group B: | Trunk side connections without equal digit or code dialing. |
| Feature Group C: | Trunk side connections presently serving AT&T-C. |
| Feature Group D: | Equal trunk access with subscription. |

INTEREXCHANGE COMPANY: means any telephone company, as defined in *Section 364.02(4)*, F. S. (excluding Payphone Providers), which provides telecommunication service between exchange areas as those areas are described in the approved tariffs of individual local exchange companies.

INTER-OFFICE CALL: A telephone call originating in one central office unit or entity but terminating in another central office unit or entity both of which are in the same designated exchange area

INTRA-OFFICE CALL: A telephone call originating and terminating within the same central office unit or entity.

INTRASTATE COMMUNICATIONS: The term denotes any communications in Florida subject to oversight by the Florida Public Service Commission as provided by the laws of the State.

INTRA-STATE TOLL MESSAGE: Those toll messages which originate and terminate within the same state.

LOCAL ACCESS AND TRANSPORT AREA: LATA means the geographic area established for the administration of communications service. It encompasses designated exchanges, which are grouped to serve common social, economic and other *purposes*.

LOCAL EXCHANGE COMPANY (LEC): Means any telephone company, as defined in *Section 364.02(4)*, F. S., which, in addition to any other telephonic communication service, provides telecommunication service within exchange areas as those areas are described in the approved tariffs of the telephone company.

OPTIONAL CALLING PLAN: An optional service furnished under tariff provisions which recognizes a need of some subscribers for extended area calling without imposing the cost on the entire body of subscribers.

900 SERVICE: A service similar to 800 service, except this service is charged back to the customer based on first minute plus additional minute usage.

PIN NUMBER: A group of numbers used by a company to identify their customers.

PAY TELEPHONE SERVICE COMPANY: Means any telephone company, other than a Local Exchange Company, which provides pay telephone service as defined in *Section 364.335(4)*, F.S.

POINT OF PRESENCE (POP): Bell-coined term which designates the actual (physical) location of an IXC's facility. Replaces some applications of the term "demarcation point."

FORM PSC/CMU 31 (11/95)
Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

PRIMARY SERVICE: Individual line service or party line service.

RESELLER: An IXC that does not have certain facilities but purchases telecommunications service from an IXC and then *resells* that service to others.

STATION: A telephone instrument consisting of a transmitter, receiver, and associated apparatus so connected as to permit sending and/or receiving telephone messages.

SUBSCRIBER, CUSTOMER: These terms may be used interchangeably herein and shall mean any person, firm, partnership, corporation, municipality, cooperative organization, or governmental agency supplied with communication service by a telephone company.

SUBSCRIBER LINE: The circuit or channel used to connect the subscriber station with the central office equipment.

SWITCHING CENTER: Location at which telephone traffic, either local or toll, is switched or connected from one circuit or line to another. A local switching center may be comprised of several central office units.

TRUNK: A communication channel between central office units or entities, or private branch exchanges.

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

Financial Intranet, Inc.

Florida Public Service Commission

Exhibit A

Certificate of Authority

State of Florida



Department of State

I certify from the records of this office that FINANCIAL INTRANET, INC., is a corporation organized under the laws of Nevada, authorized to transact business in the State of Florida, qualified on September 25, 1997.

The document number of this corporation is F97000005026

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1997, and its status is active.

I further certify that said corporation has not filed a Certificate of Withdrawal.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Twenty-fifth day of September, 1997



CR2EO22 (2-95)

Sandra B. Northam

Sandra B. Northam
Secretary of State

TRANSMITTAL LETTER

TO Qualification/Tax Lien Section
Division of Corporations

SUBJECT Financial Intranet, Inc.
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida", "Certificate of Existence", and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

Michael Koslen
(Name of Person)

American Regulatory Services Corp.
(Firm/Company)

4701 North Federal Highway
(Address)

Suite 315, Box A-7
Lighthouse Point, Florida 33064
(City/State/Zip)

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 SEP 25 PM 3:36

Should you need to call someone concerning this matter, please call:

Michael Koslen at (954) 941-7592
(Name of Person) (Area Code & Daytime Telephone Number)

COURIER ADDRESS:

Qualification/Tax Lien Sec.
Division of Corporations
409 E. Gaines St
Tallahassee, FL 32399

MAILING ADDRESS:

Qualification/Tax Lien Section
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION
TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE
STATE OF FLORIDA:

1 Financial Intranet Inc.
(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION" or
words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a
natural person or partnership if not so contained in the name at present.)

2 Nevada 3 88-0357272
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4 12-16-1993 5 "Perpetual"
(Date of Incorporation) (Duration: Year corp. will cease to exist or
"perpetual")

6 December 1, 1997
(Date first transacted business in Florida. (SEE SECTIONS 607.1501, 607.1502, AND 817.155, F.S.)

7 1 Dag Hamarskjold Plaza
New York, New York 10017
(Current mailing address)

8 Internet access video on-demand and access to Financial Intranet's databases
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9 Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT
acceptable)

Name: American Regulatory Services Corp.

Office Address: 4701 North Federal Highway

Lighthouse Point, Florida, 33064
(Zip Code)

10 Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated
corporation at the place designated in this application, I hereby accept the appointment as
registered agent and agree to act in this capacity. I further agree to comply with the provisions of
all statutes relative to the proper and complete performance of my duties, and I am familiar with
and accept the obligations of my position as registered agent.

Michael G. [Signature]
(Registered agent's signature)

11 Attached is a certificate of existence duly authenticated, not more than 90 days prior to
delivery of this application to the Department of State, by the Secretary of State or other
official having custody of corporate records in the jurisdiction under the law of which it is
incorporated.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
97 SEP 25 PM 3:37

12 Names and address. Officers and/or directors: (Street address ONLY - P. O. Box NOT acceptable)

A. DIRECTORS (Street address only - P. O. Box NOT acceptable)

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: Ben B Stein

Address: 1219 Tall Pine Drive

Apopka, FL 32712

Director: MICHAEL SHEPPARD

Address: 2 Kathy Lane

SCARSDALE, NY 10583

B. OFFICERS (Street address only - P. O. Box NOT acceptable)

President: Michael Sheppard

Address: 2 Kathy Lane

Scarsdale, New York 10585

Vice President: Maura Marx

Address: 141 E. 56th Street Apt 4-E

New York, New York 10022

Secretary: Ben B. Stein

Address: 1219 TALL PINE DRIVE

APOPKA, FL 32712

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

Michael Sheppard, President
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

13 MICHAEL SHEPPARD, President
(Typed or printed name and capacity of person signing application)

Financial Intranet, Inc.

Florida Public Service Commission

Exhibit B

Management Information

Fntn

Financial Intranet Incorporated

MANAGEMENT BIOGRAPHIES

Founder, Directors and Officers and Consultants

B. Barry Stein - Founder

Mr. Stein has over 25 years experience in the securities industry during which time he has held Series 3, Series 4, Series 7, Series 8, Series 24, Series 27 and Series 63 Licenses issued by the National Association of Securities Dealers ("NASD"). He has been registered as a Broker/Dealer and/or registered representative in more than 20 states.

Mr. Stein is proficient in securities industry and generally accepted accounting principles, NASD Focus Reporting, net capital requirements and individual state reporting. As a result of his vast experience in the securities industry he is also skilled in Broker/Dealer operations relating to investment banking, compliance issues and market making.

From 1993 to the present, Mr. Stein was Chief Executive Officer of Stein Shore Securities, Inc., a full-service Broker/Dealer with three branch offices. He provided his expertise as head trader and Market Maker in 15 company stocks and co-managed a secondary offering for one of these companies in December 1994.

From 1991 through 1993 Mr. Stein operated as Senior Vice President of Marsh Block & Company, a securities firm specializing in investment banking. Previously, he was a general partner of Walsh Greenwood and Company, a NYSE member, and was responsible for sales and marketing of the "Shark" quotation information system. In 1973, Mr. Stein became an early member of the Chicago Board Options Exchange, and continued his membership for fourteen years.

Michael Sheppard - President, Chief Operating Officer and Director

Mr. Sheppard has been involved in setting up the corporate infrastructure of several early stage development companies and undertaking their day-to-day operations as chief executive and chief operating officer. Mr. Sheppard comes to the Company with vast experience in the management of various early stage organizations' businesses, mergers & acquisitions and resource management.

Most recently Mr. Sheppard was COO of Freeling Communications, formerly Televideo Corporation, based in New York City. Freeling offers real time video-on-demand via ATMxDSL technology with high-speed Internet transmission and advertiser supported free theatrical films delivered through twisted pair telephone lines. Mr. Sheppard's responsibilities included coordinating and overseeing all operations, designing the Company's infrastructure, managing resources and interacting with technology partners, network providers, advertisers and content producers.

Prior to 1996, Mr. Sheppard was the co-producer of several films and founded a company for the sale and distribution of proprietary products used in the motion picture and television markets. By 1980 Sheppard's distribution group was merged with an English Company, Lee Lighting Ltd., one of the largest lighting equipment and fixtures rental company in the world serving the motion picture industry. He served as President and Chief Executive Officer of the U.S. division of the merged company, Westward Communications.

In 1984, Mr. Sheppard's company bought Colortran, a major theatrical lighting fixture manufacturer, which became part of the American group of companies. In 1986, Westward Communications acquired Panavision, an elite motion picture camera company, bringing the 1989 gross revenues for his group of companies to over fifty million dollars (\$50,000,000).

Throughout the years subsequent to 1976, Mr. Sheppard has operated for various companies in a management position and led the team of executives which completed an IPO of Westward Communications, Ltd., his group's parent company, on the London Stock Exchange.

Maura Marx - Senior Vice President of Sales and Marketing

Ms. Marx joined Financial Intranet in May 1997. Previously, she was employed in the Sales and Leasing Department of a major Manhattan commercial real estate firm. Her responsibilities centered on servicing and expanding the firm's client base of foreign banking institutions.

From 1990 until 1994 Ms. Marx was based in Vienna, Austria. There she directed the Sales & Marketing Department for Warner Bros. Austria Film Gesmbh from 1992 until 1994. She oversaw budgeting and distribution of Warner films throughout the country, and organized publicity events & press junkets for the promotion of Warner Films and the sale of Warner's retail goods.

From 1990 until 1992, she served as Assistant Director of European Development for the Guggenheim Museum Salzburg Advisory Board (GMSAB). Responsibilities included fund raising, procurement of corporate sponsors and Board, government and public relations supporting a project to build a Guggenheim Museum in Salzburg.

Ms. Marx holds a Master of Arts degree in Italian Literature from Middlebury College & the University of Florence, Italy. She attended the University of Innsbruck and the University of Notre Dame and graduated with a Bachelor of Arts in English & German.

James R Reiff - Senior Vice President of Technology

Mr. Reiff joined Financial Intranet in May 1997. Prior to joining the company, he was a Solutions Architect in Emerging Technologies for Siemens Pyramid Information Systems in New York. His responsibilities included market data and customer requirement analysis, and the design of Siemens Video-on-Time™, video-on-demand and multimedia systems to meet market criteria. His duties also included integration of command and control software and middleware deployable over existing analog cable of fully digital networks.

From 1994 to 1996, Mr. Reiff was the Systems Engineering District Manager for Siemens Pyramid Information Systems (NY). His duties included the supervision of senior systems engineers who were responsible for the development of systems installed and operating at Fidelity Investments, Chemical Bank, First Boston, First USA, MCI and Oxford Health Plans. In this position, Mr. Reiff consulted with clients relative to data warehousing and designed various large scale data warehouse systems. In 1995, he designed a multimedia data warehousing system for storage and retrieval of video clips and commercials.

During 1993, Mr. Reiff supported disaster recovery planning for AT&T Network Systems Division, Network Operations Center and NEMOS Operations (AT&T War Room). In 1992, he mediated system design differences between Bell Laboratories teams to identify a compromise system architecture that fulfilled customer objectives at half the cost with increased operational integrity.

Previously, Mr. Reiff was Manager of Nuclear Information Systems for the New York Power Authority, where he designed various solutions ranging from high availability near-real-time data acquisitions systems to large parallel processing, engineering and office automation projects.

Mr. Reiff received his Master of Science degree in Computer Science from New York Polytechnic University in 1993 and his Bachelor of Science degree in Radiological Health Sciences from Manhattan College in 1983.

Kevin M. Haggerty - Consultant for Mutual Fund & Brokerage Industries

Mr. Haggerty brings 25 years of experience in the securities industry to the Company in his role as Mutual Fund Consultant.

From 1990 to the present Mr. Haggerty was the Senior Vice President - Manager for equity trading at Fidelity Capital Markets in Boston. Fidelity Capital Markets is a division of Fidelity Investments, the gigantic mutual fund complex. He was in charge of all U.S. Institutional and Broker/Dealer equity trading. He was also responsible for Option, Agency over-the-counter trading, and all of the various exchanges' floor operations and execution, including the Chicago Board Options Exchange ("CBOE"), New York Stock Exchange ("NYSE"), American Stock Exchange ("ASE") and the Pacific Stock Exchange ("PSE") and Boston SE.

While at Fidelity Capital Markets Mr. Haggerty was involved in many different aspects of the securities industry including technology developments. He also served in the following capacities:

- Managing director of the CBOE
- Member of the NYSE Stock Allocation Committee
- Member of the Board of Governors of the Chicago Stock Exchange
- Member of U.T.A.C, the NYSE's "upstairs" trading advisory committee
- Member of the 5.1. A. Committee to advise the Securities and Exchange Commission ("SEC") on various aspects of the securities business
- Member of N.O.I.P, the National Organization of Investment Professionals

From 1981 through 1990 Mr. Haggerty was a General Partner at Walsh Greenwood in charge of convertible/equity trading and was also in charge of sales and marketing of the "SHARK" system, which was the first Personal Computer based equity/option trading system. The SHARK system was subsequently sold to Wang Laboratories (Boston).

From 1976 until 1981 Mr. Haggerty was a Vice President at Dean Witter-Reynolds where he managed convertible/equity trading under the legendary Jay Perry.

Mr. Haggerty received a Bachelor of Science degree from Manhattan College. From 1965 to 1969 he served in the U.S. Marine Corps and was a decorated Marine Corps Infantry Officer for his service in Vietnam during the Tet offensive in 1968.

Financial Intranet, Inc.

Florida Public Service Commission

Exhibit C

Financial Statement

Balance Sheet

Financial Intranet Balance

	Actual	Forecast			
		1ST QTR	2ND QTR	3RD QTR	4TH QTR
Assets					
Current Assets					
Cash and cash equivalents	\$62,500	\$0	\$0	\$0	\$0
Accounts receivable	\$175,000	\$0	\$0	\$0	\$0
Inventory	\$30,000	\$0	\$0	\$0	\$0
Other current assets	\$200,000				
Total Current Assets	\$467,500	\$0	\$0	\$0	\$0
Fixed Assets					
Land	\$0				
Buildings	\$0				
Equipment	\$0				
Subtotal	\$0	\$0	\$0	\$0	\$0
Less-accumulated depreciation	\$0	\$0	\$0	\$0	\$0
Total Fixed Assets	\$0	\$0	\$0	\$0	\$0
Intangible Assets					
Cost	\$0				
Less-accumulated amortization	\$0				
Total Intangible Assets	\$0	\$0	\$0	\$0	\$0
Other assets	\$55,500				
Total Assets	\$523,000	\$0	\$0	\$0	\$0
Liabilities and Stockholders' Equity					
Current Liabilities					
Accounts payable	\$37,500	\$0	\$0	\$0	\$0
Notes payable	\$15,000	\$0	\$0	\$0	\$0
Actual		Forecast			
Sept. 30, 1997	1ST QTR	2ND QTR	3RD QTR	4TH QTR	

Current portion of long-term debt
 Income taxes
 Accrued expenses
 Other current liabilities
Total Current Liabilities

\$300,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$7,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$370,000	\$0						

Non-Current Liabilities
 Long-term debt
 Deferred income
 Deferred income taxes
 Other long-term liabilities

\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Total Liabilities

\$370,000	\$0						
------------------	------------	------------	------------	------------	------------	------------	------------

Stockholders' Equity
 Capital stock issued
 Additional paid in capital
 Retained earnings

\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Total Liabilities and Equity

\$370,000	\$0						
------------------	------------	------------	------------	------------	------------	------------	------------

C Corporation (Y/N)
 Car's balance positive or (negative)
 Amount sheet is out-of-balance
 Amount cash flow out-of-balance

Y	Positive	Positive	Positive	Positive	Positive	Positive	Positive
	\$153,000	\$0	(\$153,000)	\$0	\$0	\$0	\$0

Financial Intranet, Inc.

Florida Public Service Commission

Telecommunications Tariff

Title Sheet

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by Financial Intranet, Inc., hereinafter in the text of this tariff referred to as "Financial Intranet" with principal offices at 1 Dag Hamarskjold Place, 7th Floor, New York, New York, 10017. This tariff applies to services furnished within the State of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

Issued:

Effective:

Issued by:

Michael Sheppard, President
Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Check Sheet

Sheets 1 through 19 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

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

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Michael Sheppard, President
Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

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Section 4 - Rates 21

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1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Symbols

The following are the only symbols used for the purposes indicated below:

D - Delete or Discontinue.

I - Change Resulting In An Increase to A Customer's Bill.

M - Moved From Another Tariff Location.

N - New.

R - Change Resulting In A Reduction to A Customer's Bill.

T - Change In Text or Regulation But No Change In Rate or Charge.

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Financial Intranet, Inc.
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New York, New York 10017

TARIFF FORMAT SHEETS

- A. **Sheet Numbering** - Sheet numbers appear in the upper right corner of the 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 14 and 15 would be 14.1.
- B. **Sheet Revision Numbers** - Revision numbers also appear in the upper right corner of each sheet. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.
- C. **Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
- 2.
 - 2.1.
 - 2.1.1.
 - 2.1.1.A.
 - 2.1.1.A.1.
 - 2.1.1.A.1.(a).
 - 2.1.1.A.1.(a).I.
 - 2.1.1.A.1.(a).I.(i).
 - 2.1.1.A.1.(a).I.(i).(1).

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Michael Sheppard, President
Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

TARIFF FORMAT SHEETS (continued)

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

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Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 1 - Technical Terms and Abbreviations

Access Line - An arrangement which connects the Customer's location to an Financial Intranet, Inc. service.

Authorization Code - A numerical code available to a Customer to access the carrier, and which is used by the carrier to prevent unauthorized access to its facilities and for billing purposes.

Company or Carrier - Financial Intranet, Inc., or "Financial Intranet".

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

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

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

Holidays - Financial Intranet's recognized holidays are New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Day.

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

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1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 2 - Rules and Regulations**2.0 Undertaking of Financial Intranet, Inc.**

Financial Intranet, Inc. services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this Tariff.

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

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

2.1 Applications of Tariff

2.1.1 This tariff contains the regulations and rates applicable to intrastate one plus long distance service.

2.1.2 The rates and regulations contained in this tariff apply only to the interexchange telecommunications services furnished by Financial Intranet, Inc. and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Financial Intranet, Inc.

2.1.3 The services of Financial Intranet, Inc. are furnished to both business and residential Customers.

2.1.4 The Company may require a Customer to sign an application form and establish creditworthiness as a condition precedent to the initial establishment of service.

2.1.5 Any member of the general public (including any natural person or legally organized entity such as a corporation, partnership, or governmental body) is entitled to obtain service under this tariff, provided that the Company reserves the right to deny service: (a) to any Customer that, in the Company's discretion, presents an undue risk of nonpayment and refuses to comply with this tariff; (b) in circumstances where the Company has reason to believe that the use of such service would violate the provisions of this tariff, or if any applicable law or

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Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 2 - Rules and Regulations (continued)

regulation restricts or prohibits provision of the service; or (c) if insufficient facilities are available to provide the service.

2.2 Use of Services

2.2.1 Financial Intranet, Inc.'s services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.

2.2.2 The use of Financial Intranet, Inc.'s services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.

2.2.3 Financial Intranet, Inc.'s services are available for use twenty-four hours per day, seven days per week.

2.2.4 Financial Intranet, Inc. does not transmit messages pursuant to this tariff, but its services may be used for that purpose.

2.3**Limitations**

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

2.3.2 Financial Intranet, Inc. reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its control or when the Customer is using service in violation of the law or the provisions of this tariff.

2.3.3 All facilities provided under this tariff are directly controlled by Financial Intranet, Inc. and the Customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

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Michael Sheppard, President
Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 2 - Rules and Regulations (continued)**2.3 Limitations (continued)**

- 2.3.4 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

2.4 Liability of Financial Intranet, Inc.

- 2.4.1 The Company's liability, if any, for its willful misconduct is not limited by this tariff. With respect to any other claim or suit by a Customer or any other person including any traffic aggregator, for damages associated in any way with the installation, provision, termination, maintenance, repair, restoration or use of services governed by this tariff, including any and all equipment and facilities incidental to or associated with such services, the Company's liability, if any, shall not exceed an amount equal to the charge applicable under this tariff to the period during which services were affected. This liability for damages shall be in addition to provisions of this tariff, if any, as a credit allowance. However, any mistakes, omissions, interruptions, delays, errors, or defects associated in any way with the installation, provision, termination, maintenance, repair, restoration or use of services, which are caused by or contributed to by the negligence or willful act of the Customer, or which arise from facilities or equipment used by the Customer, shall not result in the imposition of any liability whatsoever upon the Company.
- 2.4.2 The Company is not liable for any damages caused in whole or in part by, or associated with, any service (including but not limited to channels, maintenance, repair, restoration, or local exchange services) or equipment which it did not furnish. The Company is not liable for the quality of service provided by any local exchange carrier.
- 2.4.3 In no event shall the Company be liable for special, punitive consequential or incidental damages. The Company disclaims any express or implied warranties with respect to its services or equipment including without limitation, any implied warranties of merchantability and fitness for a particular purpose.

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Michael Sheppard, President
Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 2 - Rules and Regulations (continued)

- 2.4 Liability of Financial Intranet, Inc. (continued)
- 2.4.4 In the event the Company is subjected to any liability or damages for its acts or omissions, other than willful misconduct, notwithstanding the provisions of the two preceding sections, the Company shall be indemnified, defended and held harmless by the Customer or traffic aggregator against all claims, losses, or damages arising in whole or in part from, or in any way associated with, the installation, provision, termination, maintenance, repair, restoration or use of services governed by this tariff, including any and all equipment and facilities incidental to or associated with such services. In addition, the Company shall be indemnified and saved harmless by the Customer from and against all loss, liability, damage and expense, including reasonable counsel fees, due to claims for libel, slander, or infringement or copyright in connection with the material transmitted over the Company's facilities; and any other claim relating to the use of the Company's facilities.
- 2.4.5 The Company's failure to provide, maintain or restore service under this tariff shall be excused by labor difficulties, governmental orders, civil disturbances, acts of God, fire, flood and other catastrophes and other circumstances beyond the Company's reasonable control, subject to the Credit Allowances in this tariff, if any, applicable to interruption in service.

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Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 2 - Rules and Regulations (continued)

2.5 Interruption of Service

- 2.5.1 Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence of the Customer, or to the failure of channels or equipment provided by the Customer, are subject to the general liability provisions set forth in 2.4 herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission by the Customer within his control, or is not in wiring or equipment, if any, furnished by the Customer and connected to the Company's facilities. The Company's service and facilities are provided on a monthly basis, unless ordered on a longer basis and are provided 24 hours per day, 7 days per week.
- 2.5.2 For purposes of credit computation, every month shall be considered to have 720 hours.
- 2.5.3 No credit shall be allowed for an interruption of a continuous duration of less than two hours.
- 2.5.4 The Customer shall be credited for an interruption of two hours or more at the rate of 1/720th of the monthly charge for the facilities affected for each hour or major fraction thereof that the interruption continues.

$$\text{Credit Formula: Credit} = \frac{A \times B}{720}$$

"A" - outage time in hours.

"B" - total monthly charge for affected facility.

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Financial Intranet, Inc.
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New York, New York 10017

Section 2 - Rules and Regulations (continued)

2.6 Restoration of Service

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

2.7 Returned Checks

If the Company receives a check from a Customer in payment for service rendered or for any other reason of indebtedness and which is returned from the bank due to insufficient or uncollected funds, a closed account, apparent tampering, a missing signature or endorsement, or for any other reason, the Company shall apply a service charge of \$10.00.

The charge shall be applied to Customer's monthly billing in addition to any other charges which may apply under this tariff. Payment rendered by check, which is subsequently dishonored shall not constitute payment until such time as repayment is made by valid means.

2.8 Deposits

The Company does not require a deposit from the Customer.

2.9 Taxes

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

2.10 Advanced Payments

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

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New York, New York 10017

Section 2 - Rules and Regulations (continued)

2.11 Billing Entity Conditions

When billing functions on behalf of Financial Intranet, Inc. are performed by local exchange telephone companies or others, the payment conditions and regulations of such companies may apply, including any applicable interest and/or late payment charge conditions, provided these conditions fall within the guidelines set forth by the Rules and Regulations of the Florida Public Service Commission.

- 2.11.1 Financial Intranet will bill Customers based upon their usage. Service begins on the date that billing becomes effective and is provided on the basis of minimum period of one month, twenty-four (24) hours a day. For the purposes of this tariff, a month is considered to have thirty (30) days.
- 2.11.2 This billing will be transmitted to the Customer monthly. Payment will be due within 30 days of the date on which the bill is mailed. In the event the Customer fails to remit payment when due, the Customer shall be liable for an additional fee of 1.5% of any unpaid charges due for more than 30 days.
- 2.11.3 In the event the Company incurs fees or expenses, including attorney's fees, in collecting or attempting to collect any charges due the Company, the Customer will be liable to the Company for the payment of all such fees and expenses reasonably incurred.
- 2.11.4 Disputes with respect to charges must be presented to the Company in writing within three months from the date the invoice is rendered. After that date, and absent such written notice to the Company of a dispute, such invoice will be deemed to be correct and binding on the Customer.
- 2.11.5 Any employee of the company in good standing for three months or longer may receive any of the company's services 20% below the tariffed rate as a concession.

Issued:

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Michael Sheppard, President
Financial Intranet, Inc.
1 Dag Hamarskjold Place, 7th Floor
New York, New York 10017

Section 2 - Rules and Regulations (continued)**2.12 Termination of Service**

The Company shall have the right to terminate service on the grounds of late payment for invoices past thirty (30) days of due date. Customer will receive an eight (8) day written notice of cancellation after the 30th day following the invoice date.

2.13 Responsibilities of the Customer

The Customer is responsible for providing Financial Intranet, Inc. with current and ongoing accurate information as related to Financial Intranet's service. The Customer is responsible to pay any and all charges by Financial Intranet according to any agreement between Financial Intranet and the Customer. The Customer must advise Financial Intranet, Inc. of cancellation of service or any penalties applied according to any agreement between Financial Intranet and the Customer. The Customer is responsible for any damage that occurs to Financial Intranet equipment or service that is deemed to be caused by CPE or Customer neglect. If applicable, the Customer must notify Financial Intranet, Inc. 24 hours in advance of any scheduled repair or maintenance at Financial Intranet.

2.14 CPE

CPE is ordered and maintained solely by the Customer or by the Customers' equipment vendor.

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New York, New York 10017

Section 2 - Rules and Regulations (continued)

2.15 Other Terms and Conditions

- 2.15.1 If an entity other than the Company (e.g., another carrier or supplier) imposes charges on the Company in connection with a service, that entity's charges may, at the Company's option, be passed through to the Customer also.
- 2.15.2 In the event suit is brought or an attorney is retained by the Company to enforce the terms of this tariff, the Company shall be entitled to recover in addition to any other remedy, reimbursement for reasonable attorneys' fees, court costs, costs for investigation and other related expenses incurred in connection therewith.
- 2.15.3 The failure to give notice of default, to enforce or insist upon compliance with any of the terms or conditions herein, the waiver of any term or conditions herein, or the granting of an extension of time for performance by the Company or the Customer shall not constitute the permanent waiver of any term or condition therein. Each of the provisions set forth herein shall remain at all times in full force and effect until modified in writing.
- 2.16 Dedicated access circuits may be provided and billed by the local exchange company (LEC). Dedicated access channels may be purchased from carriers other than the LEC only in accordance with FPSC rules or if the special access channel in jurisdictionally interstate. Charges for the dedicated access channel are determined by the access provider.

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Section 3 - Description of Service

3.1 Timing of Calls

3.1.1

When Billing Charges Begin and Terminate For Phone Calls

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

3.1.2 Billing Increments

Unless otherwise specified in this tariff, the minimum call duration for billing purposes is 1 minute for a connected call. Calls beyond 1 minute are billed in 1 minute increments.

3.1.3 Per Call Billing Charges

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

3.1.4 Uncompleted Calls

There shall be no charges for uncompleted calls.

3.1.5 Minimum call completion rate.

The minimum call completion rate should be in excess of 95% of all calls placed.

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Section 3 - Description of Service (Continued)

3.2 Billing of Calls

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

3.3 Payment of Calls

3.3.1 Late Payment Charges

Interest charges of 1 ½ % per month may be assessed on all unpaid balances more than thirty days old.

3.3.2 Return Check Charges

A return check charge of \$20.00 or 5% of the amount of the check, whichever is greater, will be assessed for checks returned for insufficient funds.

3.4 Restoration of Service

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

3.5 Calculation of Distance.

Financial Intranet's long distance services are not distance sensitive.

3.6 A customer can expect a call completion rate of at least 95% during peak use periods for all FG D services ("1+ dialing).

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Section 3 - Description of Service (Continued)**3.7 Service Offerings****3.7.1 Financial Intranet Switched Commercial Service I**

Pre-subscribed flat rate service for business customers. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter with a single rates in effect for all times of the day. Rates vary by term of commitment.

3.7.2 Financial Intranet Switched Commercial Service II

Pre-subscribed flat rate service for business customers. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter with a single rates in effect for all times of the day. Rates vary by term of commitment.

3.7.3 Financial Intranet Dedicated Commercial Service I

Pre-subscribed flat rate service. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter with rates effective all times of day. Loop and port charges are set forth in Section 4. LEC charges for installation and monthly access apply.

3.7.4 Financial Intranet Dedicated 800 Service I

Dedicated flat rate service. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter. Loop and port charges are set forth in Section 4. LEC charges for installation and monthly access apply.

3.7.5 Financial Intranet Commercial Switched 800 Service I

Switched flat rate 800 service. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter.

3.7.6 Financial Intranet Commercial Switched 800 Service II

Switched flat rate 800 service. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter.

3.7.7 Financial Intranet Switched Residential Service

Pre-subscribed flat rate service for residential customers. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter with a single rates in effect for all times of the day. Rates vary by term of commitment.

3.7.8 Financial Intranet Switched Residential 800 Service

Pre-subscribed flat rate service for residential customers. All calls are billed in increments of initial eighteen (18) seconds and each six (6) seconds thereafter with a single rates in effect for all times of the day. Rates vary by term of commitment.

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Section 3 - Description of Service (Continued)

3.7.7 Financial Intranet Residential Travel Card Service

Travel Card service is a card issued to residential customers which allows them to use Financial Intranet's telecommunications service when they are away from their home or office telephones. Each call has a \$0.7500 surcharge.

3.7.7 Financial Intranet Platinum Calling Card Service

Travel Card service is a card issued to Customers which allows them to use Financial Intranet's telecommunications service when they are away from their home or office telephones. Each call has a \$0.7500 surcharge.

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Section 4 - Rates

4.1	<u>Financial Intranet Switched Commercial Service I</u>		
	Usage Charge:	1st 18 seconds	6 seconds
	All Times of Day		
	Commitment Term:		
	Month To Month	\$ 0.04500	\$0.01500
	One Year Commitment	\$ 0.04275	\$0.01425
	Two Year Commitment	\$ 0.04185	\$0.01395
	To Alaska, Hawaii, Puerto Rico And U.S. Virgin Islands		
	Usage Charge:	1st 18 seconds	6 seconds
	All Times of Day		
	Commitment Term:		
	Month To Month	\$ 0.0630	\$0.0210
	One Year Commitment	\$ 0.0600	\$0.020
	Two Year Commitment	\$ 0.0570	\$0.010
4.2	<u>Financial Intranet Switched Commercial Service II</u>		
	Usage Charge:	1st 18 seconds	6 seconds
	All Times of Day		
	Commitment Term:		
	Month To Month	\$ 0.04740	\$0.01580
	One Year Commitment	\$ 0.04503	\$0.01501
	Two Year Commitment	\$ 0.04407	\$0.01469
	To Alaska, Hawaii, Puerto Rico And U.S. Virgin Islands		
	Usage Charge:	1st 18 seconds	6 seconds
	All Times of Day		
	Commitment Term:		
	Month To Month	\$ 0.0660	\$0.0220
	One Year Commitment	\$ 0.0645	\$0.0215
	Two Year Commitment	\$ 0.0600	\$0.0200
4.3	<u>Financial Intranet Dedicated Commercial Service I</u>		
	Usage Charge:	1st 18 seconds	6 seconds
	All Times of Day	\$0.0330	\$0.0110

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Section 4 - Rates (Continued)4.3 Financial Intranet Dedicated Commercial Service I (continued)

To Alaska, Hawaii, Puerto Rico And U.S. Virgin Islands		
Usage Charge:	1st 18 seconds	6 seconds
All Times of Day	\$0.0450	\$0.0150

Charges for dedicated access channels, including installation fees and monthly recurring charges are determined by the access provider. Such charges are marked up 20% and billed to the customer.

4.4 Financial Intranet Dedicated 800 Commercial Service I

Usage Charge:	1st 18 seconds	6 seconds
All Times of Day	\$0.0330	\$0.0110
From Alaska, Hawaii, Puerto Rico And U.S. Virgin Islands		
Usage Charge:	1st 18 seconds	6 seconds
All Times of Day	\$0.0720	\$0.0240

Charges for dedicated access channels, including installation fees and monthly recurring charges are determined by the access provider. Such charges are marked up 20% and billed to the customer.

4.5 Financial Intranet 800 Switched Commercial Service I

Usage Charge:	1st 18 seconds	6 seconds
All Times of Day		
Commitment Term:		
Month To Month	\$ 0.04500	\$0.01500
One Year Commitment	\$ 0.04275	\$0.01425
Two Year Commitment	\$ 0.04185	\$0.01395

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Section 4 - Rates (Continued)

4.5 <u>Financial Intranet Commercial Switched 800 Service I (continued)</u>		
From Alaska, Hawaii, Puerto Rico And U.S. Virgin Islands		
Usage Charge:	1st 18 seconds	6 seconds
All Times of Day		
Commitment Term:		
Month To Month	\$ 0.0810	\$0.0270
One Year Commitment	\$ 0.0810	\$0.0270
Two Year Commitment	\$ 0.0810	\$0.0270
4.6 <u>Financial Intranet Commercial Switched 800 Service II</u>		
Usage Charge:	1st 18 seconds	6 seconds
All Times of Day		
Commitment Term:		
Month To Month	\$ 0.04740	\$0.01580
One Year Commitment	\$ 0.04530	\$0.01510
Two Year Commitment	\$ 0.04407	\$0.01469
From Alaska, Hawaii, Puerto Rico And U.S. Virgin Islands		
Usage Charge:	1st 18 seconds	6 seconds
All Times of Day		
Commitment Term:		
Month To Month	\$ 0.0810	\$0.0270
One Year Commitment	\$ 0.0810	\$0.0270
Two Year Commitment	\$ 0.0810	\$0.0270
4.7 <u>Financial Intranet Switched Residential Service</u>		
Usage Charge:	Full Minute Increments	
Day	\$0.2100	
Evening	\$0.1600	
Night/Weekend	\$0.1400	
To Alaska, Hawaii, Puerto Rico, and U.S. Virgin Islands		
Usage Charge:	Full Minute Increments	
Day	\$0.2300	
Evening	\$0.2000	
Night/Weekend	\$0.1800	

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Section 4 - Rates (Continued)4.8 Financial Intranet Switched Residential 800 Service

Usage Charge:	Full Minute Increments
Day	\$0.2000
Evening	\$0.1800
Night/Weekend	\$0.1800
	Recurring monthly charge per number: \$15.00
	Installation \$35.00

4.9 Financial Intranet Residential Travel Card Service

Usage Charge:	1st minute	Additional minutes
Day	\$ 0.3000	\$0.3000
Evening/Night	\$ 0.3000	\$0.3000
Per call surcharge	\$0.7500	

4.10 Financial Intranet Platinum Calling Card Service

Usage Charge: Full Minute increments
Per call surcharge \$0.75

<u>Mileage</u>	<u>1st/Additional Minutes</u>	<u>Night/Evening/Weekend 1st/Additional Minutes</u>
1-22	\$0.3230/\$0.1995	\$0.2423/\$0.1600
23-55	\$0.3515/\$0.2175	\$0.2637/\$0.1700
56-124	\$0.3800/\$0.2375	\$0.2850/\$0.1782
125-292	\$0.4085/\$0.2565	\$0.3065/\$0.1925
239 +	\$0.4275/\$0.2850	\$0.3207/\$0.2114

Per call surcharge \$0.75

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Section 4 - Rates (Continued)**4.11 Customer Specific Contracts**

Customized service packages and competitive pricing arrangements at negotiated rates may be furnished on a case-by-case basis in response to requests by Customers for proposals or competitive bids. Service offered under this tariff provision will be provided to Customers pursuant to contract. Unless otherwise specified, the rates, terms and conditions for such arrangements are in addition to the applicable regulations and prices in other sections of this tariff. Specialized rates or charges will be made available to similarly situated Customers on a nondiscriminatory basis.

4.2 Discounts for Hearing Impaired Customers

Intrastate toll message rates for TDD users, which is communicated using a telecommunications device for the deaf (TDD) by properly certified business establishments or individuals equipped with TDD's for communications with hearing or speech impaired persons, shall be evening rates for daytime calls and night rates for evening and night calls.

4.2.1 Directory Assistance Charges for Handicapped Persons

Pursuant to Florida Public Service Commission Rules and regulations Financial Intranet, Inc. will not charge for the first 50 directory assistance calls made each month by a handicapped person.

5.0 Special Promotional Offering

The Company may from time to time engage in Special Promotional offerings - limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage. In all such cases, the rates charged will not exceed those specified in Sections III -v of this tariff.

6.0 Operation of Telecommunications Relay Service

Intrastate toll calls received from the relay service, each local exchange and interexchange telecommunications company billing relay call will be discounted by 50 percent (50%) of the applicable rate for a voice non-relay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call will be discounted sixty percent (60%) off the applicable rate for a voice non-relay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge.

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Financial Intranet, Inc.
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New York, New York 10017

AMREG

American Regulatory Services Corp.

4701 North Federal Highway ♦ Suite 315, Box A-7
Lighthouse Point, Florida 33064

DEPOSIT

D 6 4 7

DATE

NOV 04 1997

October 29, 1997

Florida Public Service Commission
Division of Administration
2420 Shumard Oak Boulevard
Tallahassee, FL 32399-0850

971437-TI

Re: Financial Intranet, Inc.

Dear Sir or Madam:

On behalf of our client Financial Intranet, Inc. and attached hereto please find an original and six (6) copies of an Application and Tariff to Provide Interexchange Telecommunications Services in the State of Florida.

Also enclosed is check in the amount of \$250.00 for the required filing fee.

Please direct questions, comments, notices or correspondence regarding the above referenced filing to:

Michael Koslen, Director of Regulatory Affairs
American Regulatory Services Corp.
4701 North Federal Highway, Suite 315, Box A-7
Lighthouse Point, Florida 33064
(954) 941-7592.

AMREG
AMERICAN REGULATORY SERVICES CORP.
4701 NORTH FEDERAL HIGHWAY
LIGHTHOUSE POINT, FL 33064

1ST UNITED BANK
BOCA RATON, FL
FL 33432

1633

10/29/97

PAY TO THE
ORDER OF

Florida Public Service Commission

\$ **250.00

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

DOLLARS

Florida Public Service Commission

MEMO

For Financial Intranet, Inc.


AUTHORIZED SIGNATURE

AMREG

4701 North Federal Highway ♦ Suite 315, Box A-7
Lighthouse Point, Florida 33064

DEPOSIT
D 6 4 7

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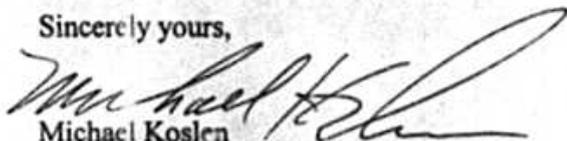
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American Regulatory Services Corp.
4701 North Federal Highway, Suite 315, Box A-7
Lighthouse Point, Florida 33064
(954) 941-7592.

For purposes of verification of receipt, I have provided an additional copy of this cover letter. Please date stamp and return to me in the stamped self addressed envelope provided.

Sincerely yours,


Michael Koslen
Director of Regulatory Affairs

MSK/va

Enclosures

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:
