

BEFORE THE  
SOUTH DAKOTA PUBLIC UTILITIES COMMISSION

In the Matter of the Application )  
Of Applewood Communications )  
Corporation )  
For a Certificate of Public )  
Convenience and Necessity )  
To Operate as a Reseller of )  
Telecommunication Services )  
Within the State of South Dakota )

Application No. \_\_\_\_\_

APPLICATION FOR A CERTIFICATE OF  
PUBLIC CONVENIENCE AND NECESSITY OF  
APPLEWOOD COMMUNICATIONS CORPORATION.

Applewood Communications Corporation (hereinafter "Applicant"), by its attorney and pursuant to the Rules of the South Dakota Public Service Commission ("PSC"), hereby petitions the PSC for the issuance of a Certificate of Public Convenience and Necessity, authorizing Applicant to resell inter-exchange telecommunications services within the State of South Dakota. In support of its Application, Applicant provides the following information:

**A. Name and Address of Applicant**

Applewood Communications Corporation  
424 Madison Avenue, Ste.800  
New York, NY 10017  
(646) 291-2446

Applicant has retained the following registered agent in the state of South Dakota in order to receive the service of process:

Business Filings Incorporated  
319 S. Coteau Street  
Pierre, SD 57501

**B. Certificate of Incorporation and Other Corporate Matters**

Applicant was organized as a Corporation in the state of Delaware on September 8, 2006. A copy of Applicant's Articles of Incorporation is attached hereto as Exhibit 1.

The following is a list of applicant's corporate officers and directors:

**Officers:**

Courtland Miller	President & Director
Laura Terry	Secretary

The above-listed individuals can be reached at Applewood Communications Corporation, 424 Madison Avenue, Ste. 800, New York, NY 10017: Telephone: (212) 661-5353 or (646) 291-2446.

**C. The Service to be offered by Applicant and the Territory to be served**

Applicant is a reseller of long-distance telephone services offered by facilities-based inter-exchange carriers. Applicant neither owns, leases, nor operates any switching, transmission, or other physical facilities in the State of South Dakota, and no such facilities will be used by Applicant in providing long-distance service in the State of South Dakota. Upon receiving certification, Applicant intends to provide telecommunications services, including outbound 1+ dialing, inbound 800/888 toll-free, travel card and prepaid calling card services, throughout the State of South Dakota. Applicant intends to provide these services throughout the United States and is currently in the process of obtaining all required authorizations from the various public services and utilities commissions. Applicant intends to provide high quality services, with an industry standard blocking rate less than P.01. Its services will be available on a full-time basis, twenty-four hours a day, seven days a week, to customers within the geographic boundaries of the State of South Dakota.

**D. Financial Qualifications**

Exhibit 3, which demonstrates that Applicant has the financial ability to provide the services that it proposes to offer, will be provided.

**E. Managerial and Technical Qualifications**

Applicant's key management personnel have extensive experience which is set forth in Exhibit 4 which is attached hereto. Furthermore, since Applicant will be providing services as a reseller, Applicant will also rely up the technical expertise of its facilities-based underlying carriers which upon initially will be WilTel, MCI WorldCom, & Frontier/Global Crossing.

**F. Competition Will Be Enhanced by Applicant's Offerings**

Grant of this Petition will further the public interest by expanding the availability of competitive telecommunications services in the State. In addition, intrastate offering of these services is in the public interest because the services will provide customers with access to new technologies and service choices, and can permit customers to achieve increased efficiencies and cost savings. Applicant's entry into the intrastate inter-exchange telecommunications services market thereby will enhance the telecommunications infrastructure in the State and will facilitate economic development.

In particular, the public will benefit directly, through the use of the competitive services to be offered by Applicant, and indirectly, because the presence of Applicant in this market will increase the incentives for other telecommunications providers to operate more efficiently, offer more innovative services, reduce their prices, and improve their quality of service.

**G. Proposed Tariff**

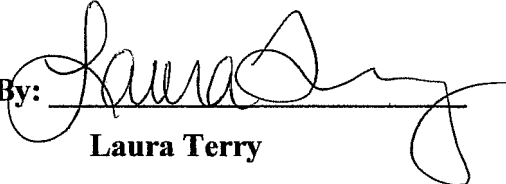
Applicant's proposed initial tariff is attached.

**H. Conclusion**

In view of the foregoing, Applicant respectfully requests that the PSC grant this Application the authority requested herein.

**Respectively submitted,**

**Applewood Communications Corporation**

By:   
Laura Terry

**Dated:**

## LISTS OF EXHIBITS

EXHIBIT 1 – ARTICLES OF INCORPORATION

EXHIBIT 2 – FOREIGN QUALIFICATION

EXHIBIT 3 – FINANCIAL STATEMENTS

EXHIBIT 4 – MANAGEMENT INFORMATION

EXHIBIT 5 – CONTACT INFORMATION

EXHIBIT 6 – PROPOSED INITIAL TARIFF

EXHIBIT 1 --- ARTICLES OF INCORPORATION

State of Delaware  
Secretary of State  
Division of Corporations  
Delivered 03:16 PM 11/09/2006  
FILED 03:16 PM 11/09/2006  
SRV 061030250 - 4217132 FILE

**AMENDED AND RESTATED**

**CERTIFICATE OF INCORPORATION**

**OF**

**EZTEL HOLDINGS, INC.**

The undersigned, Courtlandt G. Miller, does hereby certify that he is the sole shareholder and Secretary of EZTEL HOLDINGS, INC, a corporation organized on September 8, 2006, and existing under and by virtue of the General Corporation Law of the State of Delaware (the "Corporation"), and does further certify:

That the sole shareholder of the Corporation, acting by written consent, dated September 11, 2006, in lieu of meeting and filed with the minutes of the Corporation, duly adopted resolutions setting forth an Amended and Restated Certificate of Incorporation of the Corporation pursuant to Sections 228(a), 242 and 245 of the General Corporation Law of the State of Delaware, as follows:

1. **NAME.** The name of the Corporation shall be changed to Applewood Communications Corporation from ezTel Holdings, Inc.
2. **REGISTERED AGENT.** The address of the Corporation's registered office in the State of Delaware, is 108 West 13<sup>th</sup> Street, City of Wilmington, County of New Castle, 19801. The name of the Corporation's registered agent at such address is Business Filings Incorporated.
3. **PURPOSE.** The purpose of the Corporation is to engage in any lawful act or activity for which corporations may be organized and incorporated under the General Corporation Law of the State of Delaware.
4. **CAPITAL STOCK.** The Corporation shall be authorized to issue 20,000,000 shares of capital stock, of which 19,000,000 shares shall be designated Common Stock, having a par value of \$.01 per share, and 1,000,000 shares shall be designated Preferred Stock, having a par value of \$.01 per share. The voting powers, designations and relative rights and preferences of the two classes of capital stock are set forth below. Except as otherwise provided by law or by the resolution or resolutions adopted by the Board of Directors designating the rights, powers, and preferences of any series of Preferred Stock, the Common Stock shall have the exclusive right to vote for the election of directors and for all other purposes, and holders of Preferred Stock shall not be entitled to receive notice of any meeting of stockholders at which they are not entitled to vote.

**4.1 Common Stock.**

**(a) Preferences, Rights and Distinctions.** The Common Stock shall be without distinction as to powers, rights and preferences and as to the qualifications, limitations or restrictions thereof. Subject to the express terms of the Preferred Stock, and the

be without distinction as to powers, rights and preferences and as to the qualifications, limitations or restrictions thereof. Subject to the express terms of the Preferred Stock, and the powers, rights and preferences granted to the holders thereof (the Common Stock being subject to the express terms of the Preferred Stock and any series thereof), at every annual or special meeting of stockholders of the Corporation, every holder of Common Stock shall be entitled to one vote, in person or by proxy, for each share of Common Stock standing in such holder's name on the stock transfer records of the Corporation in connection with all matters on which stockholders are generally entitled to vote.

(b) *Dividends.* After the requirements regarding preferential dividends on Preferred Stock, if any, have been met and after the Corporation has complied with all the requirements, if any, regarding the setting aside of sums as sinking funds or redemption or purchase accounts, and subject further to any preferential rights, if any, of the Preferred Stock, then, but not otherwise, the holders of Common Stock shall be entitled to receive such dividends, if any, as may be declared from time to time by the Board of Directors out of funds legally available therefore.

(c) *Liquidation, Dissolution and Winding Up.* In the event of any voluntary or involuntary liquidation, dissolution or winding up of the affairs of the Corporation, after payment or provision for payment of the debts and other liabilities of the Corporation and of the preferential amounts, if any, to which the holders of Preferred Stock may be entitled, the holders of Common Stock shall be entitled to share ratably, in proportion to the number of shares of Common Stock held by each, in the remaining net assets of the Corporation.

(d) *Fractional Shares.* The Corporation may issue fractional shares and shall issue certificates evidencing such fractional shares.

#### 4.2 *Preferred Stock.*

(a) *Issuance by Board Resolution; Series.* The Board of Directors is authorized to adopt, from time to time, a resolution or resolutions providing for the issuance of one or more series of Preferred Stock, to establish the number of shares to be included in each such series, and to fix the designation, powers, privileges and relative, participating, optional or other special rights of the shares of each such series and the qualifications, limitations and restrictions thereof.

(b) *Preferences and Rights.* The authority of the Board of Directors with respect to each series shall include, but not be limited to, determination of the following:

(i) the designation of the series, which may be by distinguishing number, letter or title;

(ii) the number of shares of the series, which number the Board of Directors may thereafter (except where otherwise provided in a resolution of the Board of Directors providing for such series or the certificate of designations recorded with the Secretary of State of the State of Delaware relating to such series) increase or decrease (but not below the



number of shares thereof then outstanding);

(iii) whether dividends will be paid, and if paid whether such dividends will be mandatory or discretionary, the rate, terms and conditions of which dividends on the shares of the series shall be paid, whether the dividends shall be cumulative or non-cumulative, and if cumulative, from what date or dates, the form of consideration, and whether such consideration shall be paid in cash, property or capital stock of the Corporation, including additional shares of the applicable series of Preferred Stock or any other series of Preferred Stock or Common Stock, and the preferences or relation, if any, of such dividends to the dividends payable on any shares of any other series or class of the Corporation;

(iv) the price or prices (or method of determining such price or prices) at which, the form of payment of such price or prices (which may be cash, property or rights, including securities of the same or another corporation or other entity) for which, the period or periods within which, and the terms and conditions upon which the shares of such series may be redeemed, in whole or in part, at the option of the Corporation or at the option of the holder or holders thereof or upon the happening of a specified event or specified events, if any;

(v) the obligation, if any, of the Corporation to purchase or redeem shares of such series pursuant to a sinking fund or otherwise and the price or prices at which, the form of payment of such price or prices (which may be cash, property or rights, including securities of the same or another corporation or other entity) for which, the period or periods within which, and the terms and conditions upon which the shares of such series shall be redeemed or purchased, in whole or in part, pursuant to such obligation, and whether such obligation shall be effected at the option of the holder or holders thereof or at the option of the Corporation;

(vi) the amount payable out of the assets of the Corporation to the holders of shares of the series in the event of any voluntary or involuntary liquidation, dissolution or winding up of the affairs of the Corporation;

(vii) provisions, if any, for the conversion or exchange of the shares of such series, at any time or times at the option of the holder or holders thereof or at the option of the Corporation or upon the happening of a specified event or specified events, into shares of any other class or classes or any other series of the same or any other class or classes of stock, or any other security, of the Corporation or any other corporation or other entity, and the conversion price or prices, or the rate or rates of exchange, and any adjustments thereof at which such conversion or exchange may be made, and any other terms and conditions of such conversion or exchange;

(viii) restrictions on the issuance of shares of the same series or of any other class or series, if any;

(ix) the voting rights, if any, of the holders of shares of the series, including the right to vote as a separate class or as one class with the holders of any other

series of Preferred Stock or Common Stock, or both, and the right of the holders of any class or series of Preferred Stock, voting as a separate class, or as one class with any other series or class of Preferred Stock or Common Stock, to elect directors (which right may be limited to the election of directors under certain circumstances);

(x) whether any series of Preferred Stock shall have priority over or parity with or be junior to Preferred Stock of any other series, or shall be entitled to the benefit of limitations restricting (A) the creation of indebtedness of the Corporation, (B) the issuance of shares of any other class or series having priority over or being on a parity with the shares of such series, or (C) the payment of dividends on, the making of other distributions with respect to, or the purchase or redemption of shares of any other class or series on parity or ranking junior to the Preferred Stock of any such series as to dividends or to other distributions, and the terms of any such restrictions, or any other restrictions with respect to shares of any class or series on parity with or ranking junior to Preferred Stock of such series in any respect; and

(xi) any other powers, preferences, privileges and relative, participating, optional or other special rights of such series and the qualifications, limitations or restrictions thereof, to the full extent now or hereafter permitted by law.

**4.3 Registered Holders.** The Corporation shall be entitled to treat the person in whose name any share of its capital stock is registered as the owner thereof for all purposes and shall not be bound to recognize any equitable or other claim to, or interest in, such share on the part of any other person, whether or not the Corporation shall have notice thereof, except as expressly provided by applicable law.

**5. BOARD OF DIRECTORS.** The business and affairs of the Corporation shall be managed by or under the direction of the Board of Directors. The Board of Directors may exercise all such authority and powers of the Corporation and do all such lawful acts and things as are not by statute or this Certificate of Incorporation directed or required to be exercised or done by the stockholders.

**5.1 Number of Directors.** The number of directors of the Corporation (except as otherwise fixed by or pursuant to the provisions of Section 4.2(b)(ix) hereof relating to the rights of the holders of any class or series of Preferred Stock to elect additional directors under specified circumstances) shall be fixed from time to time exclusively pursuant to a resolution adopted by a majority of the whole Board, but in no event shall be less than two nor more than seven; provided, however, no decrease in the number of directors constituting the Board of Directors shall shorten the term of any incumbent director.

**5.2 Newly Created Directorships and Vacancies.** Subject to the rights, if any, of any series of Preferred Stock to elect directors, newly created directorships resulting from any increase in the number of directors and any vacancies on the Board of Directors resulting from death, resignation, disqualification, removal or other cause shall be filled by the affirmative vote of a majority of the remaining directors then in office, even though less than a quorum of the Board of Directors, and not by the stockholders. Any director elected in accordance with the preceding sentence shall hold office for the remainder of the term of the director in which the

new directorship was created or the vacancy occurred and until such director's successor shall have been duly elected and qualified.

**5.3 Removal.** Subject to the rights, if any, of any series of Preferred Stock to elect directors under specified circumstances, any director may be removed from office by the stockholders at any annual or special meeting of stockholders by the affirmative vote of the holders of two thirds (2/3) of the voting power of all capital stock issued and outstanding and entitled to vote at such meeting or by written consent of the foregoing.

**5.4 Election of Directors.** Unless and except to the extent that the By-Laws of the Corporation shall so require, the election of directors of the Corporation need not be by written ballot.

**6. BY-LAWS.** The Board of Directors is expressly authorized to adopt, amend or repeal the By-Laws of the Corporation. Any By-Laws made by the Board of Directors under the powers conferred hereby may be amended or repealed by the stockholders at any annual or special meeting of stockholders by the affirmative vote of the holders of a majority of the voting power of all capital stock issued and outstanding and entitled to vote at such meeting or by written consent of the foregoing.

**7. AMENDMENT OF CERTIFICATE OF INCORPORATION.** The Corporation reserves the right at any time, and from time to time, to amend, alter, change or repeal any provision contained in this Certificate of Incorporation, as amended, in the manner now or hereafter prescribed by statute, and, except as set forth in Section 8, all rights, preferences and privileges of whatsoever nature conferred upon stockholders, directors or any other persons whomsoever by and pursuant to this Certificate of Incorporation, as amended, in its present form or as hereafter amended, are granted subject to the right reserved in this Section 7.

**8. LIMITED LIABILITY; INDEMNIFICATION.**

**8.1 Elimination of Certain Liability.** A director of the Corporation shall, to the fullest extent permitted by the Delaware General Corporation Law, not be personally liable to the Corporation or its stockholders for monetary damages for breach of fiduciary duty as a director, except for liability (a) for any breach of the director's duty of loyalty to the Corporation or its stockholders, (b) for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, (c) under Section 174 of the General Corporation Law of the State of Delaware, or (d) for any transaction from which the director derived an improper personal benefit. If the General Corporation Law of the State of Delaware is hereby amended to permit further elimination or limitation of the personal liability of directors, then the liability of a director of the Corporation shall be eliminated or limited to the fullest extent permitted by the General Corporation Law of the State of Delaware, as so amended. Any repeal or modification of this Section 10.1 shall not adversely affect any right or protection of a director of the Corporation existing at the time of such repeal or modification.

**8.2 Right to Indemnification.** Subject to Section 8.3, each person who was or is made a party or is threatened to be made a party to or is involved in any action, suit or

proceeding, whether civil, criminal, administrative or investigative (hereinafter a "proceeding"), by reason of the fact that such person, or a person of whom such person is the legal representative, is or was a director or officer of the Corporation or is or was serving at the request of the Corporation as a director, officer, employec or agent of another corporation or of a partnership, joint venture, trust or other enterprise, including service with respect to employee benefit plans, whether the basis of such proceeding is alleged action in an official capacity as a director, officer, employee or agent or in any other capacity while serving as a director, officer, employee or agent, shall be indemnified and held harmless by the Corporation to the fullest extent authorized by the General Corporation Law of the State of Delaware, as the same exists or may hereafter be amended (but, in the case of any such amendment, only to the extent that such amendment permits the Corporation to provide broader indemnification rights than said law permitted the Corporation to provide prior to such amendment), against all expense, liability and loss (including attorneys' fees, judgments, fines, excise taxes under the Employee Retirement Income Security Act of 1974, as in effect from time to time ("ERISA"), penalties and amounts to be paid in settlement) reasonably incurred or suffered by such person in connection therewith. The Corporation may, by action of its Board of Directors, provide indemnification to other employees or agents of the Corporation with the same scope and effect as the indemnification of directors and officers pursuant to this Section 8.

**8.3 Procedure for Indemnification.** Any indemnification under this Section 8 (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that indemnification is proper in the circumstances because the indemnitee has met the applicable standard of conduct set forth in the General Corporation Law of the State of Delaware, as the same exists or hereafter may be amended (but, in the case of any such amendment, only to the extent that such amendment permits the Corporation to provide broader indemnification rights than said law permitted the Corporation to provide prior to such amendment). Such determination shall be made (a) by the Board of Directors by a majority vote of a quorum consisting of directors who are not parties to such action, suit or proceeding (the "Disinterested Directors"), or (b) if such a quorum of Disinterested Directors is not obtainable, or, even if obtainable, a quorum of Disinterested Directors so directs, by independent legal counsel and a written opinion, or (c) by the stockholders. The majority of Disinterested Directors may, as they deem appropriate, elect to have the Corporation indemnify any other employee, agent or other person acting for or on behalf of the Corporation.

**8.4 Advances for Expenses.** Costs, charges and expenses (including attorneys' fees) incurred by a director or officer of the Corporation, or such other person acting on behalf of the Corporation as determined in accordance with Section 8.3, in defending a civil or criminal action, suit or proceeding shall be paid by the Corporation in advance of the final disposition of such action, suit or proceeding upon receipt of an undertaking by or on behalf of the director, officer or other person to repay all amounts so advanced in the event that it shall ultimately be determined that such director, officer or other person is not entitled to be indemnified by the Corporation as authorized in this Section 8 or otherwise.

**8.5 Right of Claimant to Bring Suit.** If a claim under Section 8.2 or Section 8.4 is not paid in full by the Corporation within 30 days after a written claim has been received by the Corporation, the claimant may at any time thereafter bring suit against the

Corporation to recover the unpaid amount of the claim and, if successful in whole or in part, the claimant shall be entitled to be paid also the expense of prosecuting such claim. It shall be a defense to any such action (other than an action brought to enforce a claim for expenses incurred in defending any proceeding in advance of its final disposition where the required undertaking, if any is required, has been tendered to the Corporation) that the claimant has not met the standard of conduct which make it permissible under the General Corporation Law of the State of Delaware for the Corporation to indemnify the claimant for the amount claimed, but the burden of proving such defense shall be on the Corporation. Neither the failure of the Corporation (including its Board of Directors, independent legal counsel or its stockholders) to have made a determination prior to the commencement of such action that indemnification of the claimant is proper in the circumstances because the claimant has met the applicable standards of conduct set forth in the General Corporation Law of the State of Delaware, nor an actual determination by the Corporation (including its Board of Directors, independent legal counsel or its stockholders) that the claimant has not met such applicable standard of conduct, shall be a defense to the action or create a presumption that the claimant has not met the applicable standard of conduct.

**8.6 Other Rights; Continuation of Right to Indemnification.** The indemnification and advancement of expenses provided by this Section 8 shall not be deemed exclusive of any other rights to which a claimant may be entitled under any law (common or statutory), By-Law, agreement, vote of stockholders or Disinterested Directors or otherwise, both as to action in his or her official capacity and as to any action in another capacity while holding office or while employed by or acting as agent for the Corporation, and shall inure to the benefit of the estate, heirs, executors and administrators of such person. All rights to indemnification under this Section 8 shall be deemed to be a contract between the Corporation and each director and officer of the Corporation who serves or served in such capacity at any time while this Section 8 is in effect. Any repeal or modification of this Section 8 or any repeal or modification of relevant provisions of the General Corporation Law of the State of Delaware or any other applicable law shall not in any way diminish any rights to indemnification of such director, officer or the obligations of the Corporation arising hereunder with respect to any action, suit or proceeding arising out of, or relating to, any actions, transactions or facts occurring prior to the final adoption of such modification or repeal. For the purposes of this Section 8, references to "the Corporation" include all constituent corporations absorbed in a consolidation or merger as well as the resulting or surviving corporation, so that any person who is or was a director or officer of such a constituent corporation or is or was serving at the request of such constituent corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise shall stand in the same position under the provisions of this Section 10, with respect to the resulting or surviving corporation, as such person would if such person had served the resulting or surviving corporation in the same capacity.

**8.7 Insurance.** The Corporation may maintain insurance, at its expense, to protect itself and any director, officer, employee or agent of the Corporation or another corporation, partnership, joint venture, trust or other enterprise against any such expense, liability or loss, whether or not the Corporation would have the power to indemnify such person against such expense, liability or loss under the General Corporation Law of the State of Delaware.

**8.8 Severability.** If any provision or provisions of this Section 8 shall be held to be invalid, illegal or unenforceable for any reason whatsoever: (a) the validity, legality and enforceability of the remaining provisions of this Section 8 (including, without limitation, each portion of any paragraph of this Section 8 containing any such provision held to be invalid, illegal or unenforceable, that is not itself held to be invalid, illegal or unenforceable) shall not in any way be affected or impaired thereby; and (b) to the fullest extent possible, the provisions of this Section 8 (including, without limitation, each such portion of any paragraph of this Section 8 containing any such provision held to be invalid, illegal or unenforceable) shall be construed so as to give effect to the intent manifested by the provision held invalid, illegal or unenforceable.

IN WITNESS WHEREOF, ezTel Holdings, Inc., a Delaware corporation, has caused this Amended and Restated Certificate of Incorporation to be signed by Courtlandt G. Miller, its Secretary, this 5th day of November 2006.

EZTEL HOLDINGS, INC.

By:   
\_\_\_\_\_  
Courtlandt G. Miller, Secretary

EXHIBIT 2 --- FOREIGN QUALIFICATION

# State of South Dakota



## OFFICE OF THE SECRETARY OF STATE

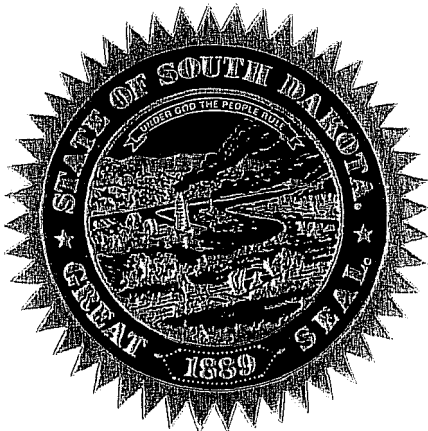
### Certificate of Authority

ORGANIZATIONAL ID #: FB031566

I, **Chris Nelson**, Secretary of State of the State of South Dakota, hereby certify that the Application for a Certificate of Authority of **APPLEWOOD COMMUNICATIONS CORPORATION (DE)** to transact business in this state duly signed and verified pursuant to the provisions of the South Dakota Corporation Acts, have been received in this office and are found to conform to law.

**ACCORDINGLY** and by virtue of the authority vested in me by law, I hereby issue this Certificate of Authority and attach hereto a duplicate of the application to transact business in this state.

**IN TESTIMONY WHEREOF**, I have hereunto set my hand and affixed the Great Seal of the State of South Dakota, at Pierre, the Capital, this April 16, 2007.



*Chris Nelson*

**Chris Nelson**  
Secretary of State



EXHIBIT 3 --- FINANCIAL STATEMENTS

**Applewood Communications Corporation**  
**Balance Sheet**  
**As of January 17, 2007**

<b>ASSETS</b>	<b><u>01/17/07</u></b>
<b>Current Assets</b>	
<b>Checking/Savings</b>	<b><u>250,000</u></b>
<b>Total Current Assets</b>	<b>250,000</b>
<b>TOTAL ASSETS</b>	<b><u>250,000</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Total Liabilities</b>	<b>0</b>
<b>Equity</b>	
<b>Common Stock</b>	<b><u>250,000</u></b>
<b>Net Equity</b>	<b>250,000</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>250,000</u></b>

EXHIBIT 4 --- MANAGEMENT INFORMATION

President and Director

Courtlandt Miller – OWNS 100% OF THE COMPANY

Office:

424 Madison Avenue

Suite 800

New York, NY 10001

Tel: (212) 661-5353

Fax: (646) 486-6885

Secretary

Laura Terry

Office:

424 Madison Avenue

Suite 800

New York, NY 10001

Tel: (646) 291-2446

Fax: (509) 351-9061

EXHIBIT 5 --- CONTACT INFORMATION

## Contacts for Staff

### **Mailing address :**

424 Madison Ave, Ste. 800  
New York, NY 10017

**Laura Terry (application issues & tariff pricing)**  
**Regulatory Compliance**  
[l.terry@applewoodcommunications.com](mailto:l.terry@applewoodcommunications.com)  
646-291-2446

**Tommy Boggs (technical issues)**  
**LAN Administrator**  
[t.boggs@applewoodcommunications.com](mailto:t.boggs@applewoodcommunications.com)  
646-291-2446

EXHIBIT 5 --- PROPOSED INITIAL TARIFF

TITLE SHEETSOUTH DAKOTA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service or facilities for Telecommunications Services furnished by Applewood Communications Corporation, with principle offices at 424 Madison Avenue, Suite 800, New York, NY 10017. This tariff applies for services furnished within the State of South Dakota. This tariff is on file with the South Dakota Public Utilities Commission, and copies may be inspected, during normal business hours, at the company's principle place of business.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

Courtlandt Miller, President  
424 Madison Avenue, Ste. 800  
New York, NY 10017



**TABLE OF CONTENTS**

	Page
Title Sheet.....	1
Concurring, Connecting or Other Participating Carriers .....	2
Check Sheet .....	3
Table of Contents .....	4
Tariff Format .....	5
Symbols .....	6
Section 1 – Technical Terms and Abbreviations. ....	7
Section 2 – Rules and Regulations .....	9
2.1 Undertaking of the Company .....	9
2.2 Use of Services .....	10
2.3 Responsibilities of the Customer .....	11
2.4 Cancellation or Interruption of Service .....	12
2.5 Credit Allowance .....	14
2.6 Restoration of Service .....	14
2.7 Deposit .....	14
2.8 Advance Payments .....	14
2.9 Payment and Billing .....	14
2.10 Collection Costs .....	15
2.11 Taxes .....	15
2.12 Late Charge .....	15
2.13 Returned Check Charge .....	15
2.14 Reconnection Charge .....	15
2.15 Credit Card Decline Charge.....	15
Section 3 – Description of Service .....	16
Computation of Charges .....	16
Customer Complaints and/or Billing Disputes .....	17
Level of Service .....	17
Billing Entity Conditions .....	17
Service Offerings .....	18
Section 4 – Rates .....	21

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

Courtlandt Miller, President  
424 Madison Avenue, Ste. 800  
New York, NY 10017

TARIFF FORMAT

A. Sheet Numbering: Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between pages 11 and 12 would be page 11.1.

B. Sheet Revision Numbers: Revision numbers also appear in the upper right corner of each sheet where applicable. These numbers are used to indicate the most current page version on file with the Commission. For example, 4<sup>th</sup> Revised Sheet 13 cancels 3<sup>rd</sup> Revised Sheet 13. Consult the Check Sheet for the sheets 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)

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

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**SYMBOLS**

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

- (C) to signify change in regulation
- (D) to signify deletion
- (I) to signify a rate increase
- (L) to signify material relocated in the tariff
- (M) to signify a new rate or regulation
- (R) to signify a rate reduction
- (T) to signify a change in text, but no change in rate or regulation

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS**

Access Line – An arrangement from a local exchange telephone company or other common carrier, using neither dedicated or switched access, which connects a Customer's location to the Company's location or switching center.

Authorization Code – A numerical code, one or more of which may be assigned to a Customer, to enable the Company to identify the origin of the Customer so it may rate and bill the call. Automatic number identification (ANI) is used as the authorization code whenever possible.

Commission – Used throughout this tariff to mean the South Dakota Public Utilities Commission.

Customer – The person, firm, corporation or other legal entity which orders the services of the Company or purchases a Company Prepaid Calling Card and/or originates prepaid calls using such cards, and is responsible for the payment of charges and for compliance with the Company's tariff regulations.

Company – Used throughout this tariff to mean Applewood Communications Corporation., a Delaware Corporation.

Dedicated Access – The Customer gains entry to the Company's services by a direct path from the Customer's location to the Company's point of presence.

Prepaid Account – An inventory of Telecom Units purchased in advance by the Customer, and associated with one and only one Authorization Code as contained in a specific Prepaid Calling Card.

Prepaid Calling Card – A card issued by the Company, containing an Authorization Code which identifies a specific Prepaid Account of Telecom Units, which enables calls to be processed, account activity to be logged, and balances to be maintained, on a prepayment basis.

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

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Resp. Org – Responsible Organization or entity identified by an 800 service Customer that manages and administers records in the 800 database and management system.

Switched Access – The Customer gains entry to the Company's services by a transmission line that is switched through the local exchange carrier to reach the Company's point of presence.

Telecom Unit – A measurement of telecommunications service equivalent to one minute of usage between any two points within the State of South Dakota.

Telecommunications – The transmission of voice communications or, subject to the transmission capabilities of the services, the transmission of data, facsimile, signaling, metering, or other similar communications.

Underlying Carrier – The telecommunications carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of Customer telecommunications traffic.

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ISSUE DATE: \_\_\_\_\_ EFFECTIVE: \_\_\_\_\_

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**SECTION 2 – RULES AND REGULATION****2.1 Undertaking of the Company**

This tariff contains the regulations and rates applicable to intrastate interexchange telecommunications services provided by the Company for telecommunications between points within the State of South Dakota. Services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff in compliance with limitations set forth in the Commission's rules. The Company's services are provided on a statewide basis and are not intended to be limited geographically. The Company offers service to all those who desire to purchase service from the Company consistent with all of the provisions of this tariff. Customers interested in the Company's services shall file a services application with the Company which fully identifies the Customer, the services requested and other information requested by the Company. The Company reserves the right to examine the credit record and check the reference of all applicants and Customers prior to accepting the service order. The service application shall not in itself obligate the Company to provide service if a later check of applicant's credit record is, in the opinion of the Company, contrary to the best interest of the Company. The Company may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the Customer to allow connection of a Customer's location to a service provided by the Company. The Customer shall be responsible for all changes due for such service arrangement.

- 2.1.1 The services provided by the Company are not part of a joint undertaking with any other entity providing telecommunications channels, facilities, or services, but may involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers subject to the jurisdiction of this Commission.
- 2.1.2 The rates and regulations contained in this tariff apply only to the services furnished by the Company and do not apply, unless otherwise specified, to the lines, exchange telephone company or other common carriers for use in accessing the services of the Company.
- 2.1.3 The Company reserves the right to limit the length of communications, to discontinue furnishing services, or limit the use of service necessitated by conditions beyond its control, including, lack of satellite or other transmission medium capacity; the revision, alteration or repricing of the Underlying Carrier's tariffed offerings; or when the use of service becomes or is in violation of the law or the provisions of this tariff.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

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**2.2 Use of Services**

- 2.2.1 The Company'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, subject to any limitations set forth in this Section 2.2.
- 2.2.2 The use of the Company'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 The use of the Company's services without payment for service or attempting to avoid payment for services by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.2.4 The Company's services are available for use 24 hours per day, seven days per week.
- 2.2.5 The Company does not transmit messages, but the services may be used for that purpose.
- 2.2.6 The Company's services may be denied for nonpayment of charges or for other violations of this tariff.
- 2.2.7 Customers shall not use the service provided under this tariff for any unlawful purpose.
- 2.2.8 The Customer is responsible for notifying the Company immediately of any unauthorized use of services.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**2.3 Responsibilities of the Customer**

- 2.3.1 The Customer is responsible for placing any necessary orders and complying with tariff regulations. The Customer is also responsible for the payment of charges for services provided under this tariff.
- 2.3.2 The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by the Company on the Customer's behalf.
- 2.3.3 If required for the provision of the Company's services, the Customer must provide any equipment space, supporting structure, conduit and electrical power without charge to the Company.
- 2.3.4 The Customer is responsible for arranging access to its premises at times mutually agreeable to the Company and the Customer when required for Company personnel to install, repair, maintain, program, inspect or remove equipment associated with the provision of the Company's services.
- 2.3.5 The Customer shall cause the temperature and relative humidity in the equipment space provided by the Customer for the installation of the Company's equipment to be maintained within the range normally provided for the operation of microcomputers.
- 2.3.6 The Customer shall ensure that the equipment and/or system is properly interfaced with the Company's facilities or services, that the signals emitted into the Company's network are of the proper mode, bandwidth, power and signal level for the intended use of the subscriber and in compliance with criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct communications service, the Company will permit such equipment to be connected with its channels without the use of protective interface devices. If the Customer fails to maintain the equipment and/or the system properly, with resulting imminent harm to Company's equipment, personnel or the quality of service to other Customers, the Company may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, the Company may, upon written notice, terminate the Customer's service.
- 2.3.7 The Customer must pay the Company for replacement or repair of damage to the equipment or facilities of the Company caused by negligence or willful act of the Customer or others, improper use of services, or use of equipment provided by Customer or others.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

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- 2.3.8 The Customer must pay for the loss through theft of any the Company's equipment installed at the Customer's premises.
- 2.3.9 If the Company installs equipment at Customer's premises, the Customer shall be responsible for payment of any applicable installation charge.
- 2.3.10 The Customer must use the services offered in this tariff in a manner consistent with the terms of this tariff and the policies and regulations of all state, federal and local authorities having jurisdiction over the service.

**2.4 Cancellation or Interruption of Services**

- 2.4.1 Upon five (5) working days' (defined as any day on which the Company's business office is open and the U.S. Mail is delivered) written notice to the Customer, the Company may immediately discontinue services to a Customer or may withhold the provision of ordered contracted services:
- 2.4.1.A For nonpayment of any sum due the Company for more than thirty (30) days after issuance of the bill for the amount due,
- 2.4.1.B For violation of any of the provisions of this tariff,
- 2.4.1.C For violation of any law, rule, regulation, policy of any governing authority having jurisdiction over the Company's services, or
- 2.4.1.D By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting the Company from furnishing its services.

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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- 2.4.2 The Company may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and the Company's equipment and facilities and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified.
- 2.4.3 Service may be discontinued by the Company without notice to the Customer, by blocking traffic to certain countries, cities or NXX exchanges, or by blocking calls using certain Customer authorization codes, when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as risk, and will, upon request by the Customer affected, assign a new authorization code to replace the one that has been deactivated.
- 2.4.4 The Customer may terminate services upon five (5) days written notice for the Company's standard month to month contract. Customer will be liable for all usage on any of the Company's service offerings until the Customer actually leaves the service. Customer will continue to have Company usage until the Customer notifies its local exchange carrier and changes its long distance carrier. Until the Customer so notifies its local exchange carrier, it shall continue to generate and be responsible for long distance usage.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

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**2.5 Credit Allowance**

2.5.1 Credit may be given for disputed calls, on a per call basis.

2.5.2 Credit shall not be issued for unavailability of long distance services.

**2.6 Restoration of Service**

The use and restoration of service shall be in accordance with the priority system specified in part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission.

**2.7 Deposit**

The Company does not require deposits unless the company feels that the customer is a potential risk for bad debt.

**2.8 Advance Payments**

The Company does not require advance payments.

**2.9 Payment and Billing**

2.9.1 Service is provided and billed on a billing cycle basis, beginning on the date that service becomes effective. Billing is payable upon receipt.

2.9.2 The Customer is responsible for payment of all charges for service furnished to the Customer, as well as to all persons using the Customer's codes, exchange lines, facilities, or equipment, with or without the knowledge or consent of the Customer. The security of the Customer's Authorization Codes, subscribed exchange lines, and direct connect facilities is the responsibility of the Customer. All calls placed using direct connect facilities, subscribed exchange lines, or Authorization Codes will be billed to and must be paid by the Customer. Charges based on actual usage during a month and any accrued interest will be billed monthly in arrears.

2.9.3 All bills are presumed accurate, and shall be binding on the Customer unless objection is received by the Company within the applicable statute of limitations. No credits, refunds, or adjustments shall be granted if demand therefore is not received by the Company in writing within such limitation period.

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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New York, NY 10017

**2.10 Collection Costs**

In the event Company is required to initiate legal proceedings to collect any amounts due to Company, or to enforce any judgment obtained against a Customer, or for the enforcement of any other provision of this tariff or applicable law, Customer shall, in addition to all amounts due, be liable to Company for all reasonable costs incurred by Company in such proceedings and enforcement actions, including reasonable attorneys' fees, collection agency fees or payments, and court costs. In any such proceeding, the amount of collection costs, including attorneys' fees, due to the Company, will be determined by the court.

**2.11 Taxes**

All federal, state and local taxes, assessments, surcharges, or fees, including sales taxes, use taxes, gross receipt taxes, and municipal utilities taxes, are billed as separate line items and are not included in the rates quoted herein.

**2.12 Late Charges**

A late fee of 1.65% will be charged to any balance that is past due more than 30 days.

**2.13 Returned Check Charge**

A fee of \$35.00 will be charged whenever a check or draft presented for payment for service is not accepted by the institution on which it is written.

**2.14 Reconnection Charge**

A reconnection fee of \$25.00 per occurrence will be charged when service is reestablished for Customers which have been disconnected due to non-payment. Payment of the reconnection fee and any other outstanding amounts will be due in full prior to reconnection of service.

**2.15 Credit Card Decline Fee**

A fee of \$25.00 will be charged for any credit card that is set up as electronic billing, which has declined and has not met the 48 hour deadline to get information updated.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**SECTION 3 – DESCRIPTION OF SERVICE****3.1 Computation of Charges**

- 3.1.1 The total charge for each completed call may be a variable measured charge dependent on the duration and distance. The total charge for each completed call may also be dependent only on the duration of the call, i.e. a statewide flat rate per minute charge. The variable measured charged is specified as a rate per minute which is applied to each minute. All calls are measured in increments as set forth in the Rates Section of this tariff. All calls are rounded up to the next whole increment.
- 3.1.2 Where mileage bands appear in a rate table, rates for all calls are based upon the airline distance between the originating and terminating points of the call, as determined by the vertical and horizontal coordinates associated with the exchange (the area code and three digit central office code) associated with the originating and terminating telephone numbers. If the Customer obtains access to the Company's network by a dedicated access circuit, that circuit will be assigned and exchange for rating purposes based upon the Customer's main telephone number at the location where the dedicated access circuit terminates. The vertical and horizontal (V&H) coordinates for each exchange and the airline distance between them will be determined according to industry standards.
- 3.1.3 Timing begins when the called station is answered and two way communication is possible, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Recognition of answer supervision is the responsibility of the Underlying Carrier. Timing for each call ends when either party hangs up. The Company will not bill for uncompleted calls.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**3.2 Customer Complaints and/or Billing Disputes**

Customer inquiries or complaints regarding service or accounting may be made in writing or by telephone to the Company at:

275 Seventh Avenue, Suite 2000  
New York, NY 10001  
(646) 291-2446

Any objection to billed charges should be reported promptly 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. Where over billing of a subscriber occurs, due either to Company or subscriber error, no liability exists which will require the Company to pay any interest, dividend or other compensation on the amount over billed.

If Customer complaints cannot be resolved by the Company, the Customer may contact the South Dakota Public Utilities Commission at the following address and phone number:

South Dakota Public Utilities Commission  
Capitol Building, 1<sup>st</sup> Floor  
500 East Capitol Avenue  
Pierre, South Dakota 57501-5070  
(605) 773-3201

If a Customer accumulates more than One Dollar of undisputed delinquent Company 800 Service charges, the Company Responsible Organization reserves the right not to honor that Customer's request for a Responsible Organization change until such disputed charges are paid in full.

**3.3 Level of Service**

A Customer can expect end to end network availability of not less than 99% at all times for all services.

**3.4 Billing Entity Conditions**

When billing functions on behalf of the Company or its intermediary are performed by local exchange telephone companies or others, the payment of charge conditions and regulations of such companies and any regulations imposed upon these companies by regulatory bodies having jurisdiction apply. The Company's name and number will appear on the Customer's bill.

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**Service Offerings**

## 3.5.1 1+ Dialing.

This service permits Customers to originate calls via switched or dedicated access lines, and to terminate intrastate calls. The Customer dials "1+" followed by "ten digits."

## 3.5.2 Travel Cards

The Customer utilizes an 11 digit "toll-free" access number established by the Company to access a terminal. Upon receiving a voice prompt, the Customer uses push button dialing to enter an identification code assigned by the Company, and the ten digit number of the called party.

## 3.5.3 800 Service (Toll-Free)

This service is inbound calling only where an 800, 888 or other toll-free prefix number rings into a Customer's premise routed to a specific telephone number or terminated over a dedicated facility.

## 3.5.4 Company Prepaid Calling Cards

This service permits use of Prepaid Calling Cards for placing long distance calls. Customers may purchase the Company Prepaid Calling Cards at a variety of retail outlets or through other distribution channels. Company Prepaid Calling Cards are available at a variety of face values. Company Prepaid Calling Card service is accessed using the Company toll-free number printed on the card. The caller is prompted by an automated voice response system to enter his/her Authorization Code, and then to enter the terminating telephone number. The Company's processor tracks the call duration on a real time basis to determine the number of Telecom Units consumed. The total consumed Telecom Units and applicable taxes for each call are deducted from the remaining Telecom Unit balance on the Customer's Company Prepaid Calling Card.

All calls must be charged against Prepaid Calling Card that has a sufficient Telecom Unit balance. A Customer's call will be interrupted with an announcement when the balance is about to be deleted. When the balance is deleted, the Customer can either call the toll-free number on the back of the Company Prepaid Calling Card and "recharge" the balance on the card using a nationally recognized credit card, or the Customer can throw the card away and purchase a new one. Calls in progress will be terminated by the Company if the balance on the Company Prepaid Calling Card is insufficient to continue the call.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

BY:

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New York, NY 10017

A card will expire on the date indicated on the card, or if no date is specified, 12 months from the date of purchase, or the date of last recharge, whichever is later. The Company will not refund unused balances.

A credit allowance for Company Prepaid Calling Card Service is applicable to calls that are interrupted due to poor transmission, one-way transmission, or involuntary disconnection of a call. To receive the proper credit, the Customer must notify the Company at the designated toll-free customer service number printed on the Company Prepaid Calling Card and furnish the called number, the trouble experienced (e.g. cut-off, noisy circuit, etc.), and the approximate time that the call was placed.

When a call charged to a Company Prepaid Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one Telecom Unit.

Credit allowances for calls pursuant to the Company Prepaid Calling Card Service do not apply for interruptions not reported promptly to the Company or interruptions that are due to the failure of power, equipment or systems not provided by the Company.

Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of the Company.

The Company will block all calls beginning with the NPA "900" and NXX "976" calls, therefore such calls cannot be completed.

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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New York, NY 10017



**3.5.5 Directory Assistance**

Access to long distance directory assistance is obtained by dialing 1 + (area code) + 555-1212 for listings within the originating area code and 1 + (area code) + 555-1212 for other listings. A charge applies for each call to directory assistance. A maximum of two requested telephone numbers will be processed per call to directory assistance.

**3.5.6 Specialized Pricing Arrangements.**

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

**3.5.7 Emergency Call Handling Procedures**

Emergency "911" calls are not routed to Company, but are completed through the local network at no charge.

**3.5.8 Promotional Offerings**

The Company may, from time to time, make promotional offerings to enhance the marketing of its services. These offerings may be limited to certain dates, times, and locations. The Company will notify the Commission of such offerings as required by Commission rules and regulations.

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**SECTION 4 – RATES**

**4.1 1+ Dialing**

\$0.15 per minute

Depending on the plan, calls are billed in six second or one minute increments.

**4.2 Travel Cards**

\$0.099 per minute

Billed in one minute increments

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**4.3 800 Service (Toll Free)**

\$0.15 per minute – varies by state

Depending on the plan, calls are billed in six second or one minute increments. A \$4.95 per month number service charge may apply if the customer does not carry a long distance number with our company.

**4.4 Prepaid Calling Cards Program**

A	\$.015	per Telecom Unit
B	\$.019	per Telecom Unit
C	\$.025	per Telecom Unit
D	\$.029	per Telecom Unit
E	\$.032	per Telecom Unit
F	\$.035	per Telecom Unit
G	\$.039	per Telecom Unit
H	\$.045	per Telecom Unit
I	\$.05	per Telecom Unit
J	\$.06	per Telecom Unit
K	\$.07	per Telecom Unit
L	\$.08	per Telecom Unit
M	\$.09	per Telecom Unit
N	\$.10	per Telecom Unit
O	\$.11	per Telecom Unit
P	\$.12	per Telecom Unit
Q	\$.13	per Telecom Unit
R	\$.14	per Telecom Unit
S	\$.15	per Telecom Unit
T	\$.19	per Telecom Unit
U	\$.20	per Telecom Unit
V	\$.25	per Telecom Unit
W	\$.29	per Telecom Unit
X	\$.30	per Telecom Unit
Y	\$.33	per Telecom Unit
Z	\$.35	per Telecom Unit
AA	\$.39	per Telecom Unit
BB	\$.40	per Telecom Unit
CC	\$.50	per Telecom Unit
DD	\$.60	per Telecom Unit
EE	\$.70	per Telecom Unit
FF	\$.80	per Telecom Unit
GG	\$.90	per Telecom Unit
HH	\$.99	per Telecom Unit

ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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**4.5 Directory Assistance**

\$0.60

**4.6 Returned Check Charge**

\$35.00

**4.7 Credit Card Decline Charge**

\$25.00

**4.8 Payphone Dial Around Surcharge**

A dial around surcharge of \$0.59 per call will be added to any completed INTRASTATE toll access code and subscriber 800/888 type calls placed from a public or semi-public payphone.

**4.9 Presubscribed Interexchange Carrier Charge**

A Presubscribed Interexchange Carrier Charge ("PICC") applies on a monthly basis to all Customer monthly bills at the prevailing rate.

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ISSUE DATE: \_\_\_\_\_

EFFECTIVE: \_\_\_\_\_

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