ALEXANDER & ASSOCIATES

2033 M STREET, NW SUITE 402 WASHINGTON, D.C. 20036

TELEPHONE: (202) 293-2180

FACSIMILE: (202) 293-2364

July 28, 1998

DEPOSIT

D821~

JUL 2 9 1998

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MAILROOM

980961-11

DATE

VIA FEDFRAL EXPRESS

Florida Public Service Commission Division of Administration 2540 Shumard Oak Blvd., Gerald Gunter Building Tallahassee, Florida 32399-0850

> Re: Application of FFA Systems, Inc. for a Certificate of Authority to Resell Interexchange Telecommunications Service.

To Whom It May Concern:

On behalf of FFA Systems, Inc., we hand you an original and six copies of an Application for Certificate of Authority to Provide Interexchange Telecommunications Service within the state of Florida, along with a check made payable to the Florida Public Service Commission in the amount of \$250.00 for the applicable filing fee.

Please date-stamp the enclosed copy marked "Stamp and Return" and return it to me via the enclosed pre-paid self-addressed envelope to evidence your receipt of this application.

Should you have any questions regarding this filing, please contact the undersigned.

Very truly yours,

Donald L. Herman, Jr. Counsel to FFA Systems, Inc.

Enclosures cc: Chris Frank

G Docs/FFA/Florida.tra

07985 JUL 29 28 FPSC-RECORDS/REFORTING

r DOLLARS GE \$250.00 1118 MIE JUL 25, 1998 Service Commision 3 artians and on wheel A LA FFA SYSTEMS, INC. PH 054-001 501 3309 SHERIDAN 51, 51E 189 HOLLYWOOD, FL 33021 Regulation Security Fort Landerdae, Fonda 33312 Burth Horida FOR APPLICATION FEE hunde) two. PAY TO THE ORDER OF

** 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

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 2540 Shumard Oak Blvd., Gerald 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 2540 Shumard Oak Blvd., Gerald Gunter Building Tallahassee, Florida 32399-0850 (850) 413-6251

> DOCUMENT NUMBER DATE 07985 JUL 29 2 FPSC-RECORDS/REPORTING

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

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.450(2).

-2-

- 2. This is an application for 🗹 (check one):
 - (k) Original Authority (New company).
 - () Approval of Transfer (To another certificated company).
 - Approval of Assignment of existing certificate (To an uncertificated company).
 - Approval for transfer of control (To another certificated company).
- Name of corporation, partnership, cooperative, joint venture or sole proprietorship: FFA Systems, Incorporated
- Name under which the applicant will do business (fictitious name, etc.):

Free For All Phone Club (TM)

 National address (including street name & number, post office box, city, state and zip code).

3389 Sheridan Street Suite 188 Hollywood, Florida 33021

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

- 0
- 9. If incorporated, please give:
 - (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida. EXHIBIT 1

Corporate charter number: P97000101044

(b) Name and address of the company's Florida registered agent.

Keith Wasserstrom, Esq. 3810 N. 41st Avenue Hollywood, FL 33021

 (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

EXHIBIT 1

Fictitious name registration number: G98161000037

(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 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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- Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):
 - (a) The application;

Dawn G. Alexander Donald L. Herman, Jr. Alexander & Associates 2033 M Street, NW, Suite 402 Washington, DC 20036 Telephone: (202) 293-2180

 (b) Official Point of Contact for the ongoing operations of the company;

Dawn G. Alexander Donald L. Herman, Jr. ADDRESS SAME AS (a)

(c) Tanff;

Dawn G. Alexander Donald L. Herman, Jr. ADDRESS SAME AS (a)

(d) Complaints/Inquiries from customers;

Chris Frank 3389 Sheridan Street Suite 188 Hollywood, FL 33021

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. None
- (c) Is certificated to operate as an interexchange carrier. None

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24 471, 25-24 473, and 25-24 480(2).





(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
- What services will the applicant offer to other certificated telephone companies: Check which applies.
 - () Facilities.

() Operators.

- . () Billing and Collection.
- () Sales.
- () Maintenance.
- KX Other: None

13. Do you have a marketing program?

Yes. The marketing program is in its earliest development phase.

- Will your marketing program:
 - () Pay commissions?
 - () Offer sales franchises?
 - () Offer multi-level sales incentives?
 - () Offer other sales incentives?

None Applicable

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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

None applicable

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

() Residential customers.	() Business customers.
() PATS providers.	() PATS station end-users.
() Hotels & motels.	() Hotel & motel guests.
() Universities.	() Univ. dormitory residents.
(x) Other: (specify)	Sponsoring Advertisers

This will be a free service to all Florida consumers. 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 the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

Yes

(b) Name and address of the firm who will bill for your service. N/A. Billing will be provided in-house.

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

A. Financial capability. EXHIBIT 2

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24 471, 25-24 473, and 25-24 480(2).

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Regarding the showing of financial capability, the following applies: The application <u>should contain</u> 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, <u>a written explanation</u>, which can include supporting documentation, regarding the following should be provided to show financial capability.

 Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic 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 financial 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.

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 <u>affirm that the financial statements are true and correct</u>.

B. Managerial capability. Exhibit 3

C. Technical capability. Exhibit 4

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2)

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- 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). EXHIBIT 5
- - ____ 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.).
 - x 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
- ____ Private Line services (Channel Services) (For ex. 1.544 mbs., DS-3, etc.)

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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- _____ 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
- What does the end user dial for each of the interexchange carrier services that were checked in services included (above).
 - A toll-free telephone number
- 22. _ Other:

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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** APPLICANT ACKNOWLEDGEMENT STATEMENT **

- REGULATORY ASSESSMENT FEE: I understand that all telephone companies must pay a regulatory assessment fee in the amount of <u>15 of one percent</u> 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.
- 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.
- SALES TAX: I understand that a seven percent sales tax must be paid on intra and interstate revenues.
- 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 service.
- 6. 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 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 3, 775.082 and s. 775.083".

UTILITY OFFICIAL Signature

7/28/98 Date

President

(954)	981-5011
Telephone	No.

FCRM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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** APPENDIX A **

CERTIFICATE TRANSFER STATEMENT

NOT APPLICABLE

I, (TYPE NAME)

(TITLE) ______

of (NAME OF COMPANY)_____

have reviewed this application and join in the petitioner's request for a transfer of the above-mention certificate.

UTILITY OFFICIAL: Signature

7/28/98 Date

President Title

(954) 981-5011

Telephone No.

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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** 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):

- (X) 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 OFFICIAI (nume

1128/98

Date

President

(954) 981-5011

Title

Telephone No.

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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** APPENDIX C **

Applicant will not be providing facilities based service. FFA's interstate network facilites will be those of WorldCom. INTRASTATE NETWORK

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

1)		2)	
	N/A		
3)		4)	
3			

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

1)		2)
	N/A	
3)		4)

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

POP	P-to-POP	TYPE	OWNERSHIP
1)			
2)	N/A		

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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 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).

A11

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

EXHIBIT 6

1.14

- CURRENT FLORIDA INTRASTATE SERVICES: Applicant has () or has not (x) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:
 - a) What services have been provided and when did these services begin?
 N/A
 - b) If the services are not currently offered, when were they discontinued?

TILITY OFFICIAL:	
Signature	JULY 20, 1998 Date
	954-981-5011
PRESIDENT	757-761-0011

FCRM PSC/CMU 31 (12/90), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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** 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 erchanges with which each has extended area service (EAS).

** FLORIDA EAS FOR MAJOR EXCHANGES **

Extended Service Area	These Exchanges	
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg, Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorn, High Springs, Melrose, Micanopy, Newberry and Waldo.

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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OCALA:

DAYTONA BEACH:

TAMPA:

CLEARWATER:

ST. PETERSBURG:

LAKELAND:

ORLANDO:

WINTER PARK:

TITUSVILLE:

COCOA:

MELBOURNE:

SARASOTA:

Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.

New Smyrna Beach.

Central None East Plant City North Zephyrhills South Palmetto West Clearwater

St. Petersburg, Tampa-West and Tarpon Springs.

Clearwater.

Bartow, Mulberry, Plant City, Polk City and Winter Haven.

Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creek, and Oviedo-Winter Springs.

Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs Reedy Creek, Geneva and Montverde.

Cocoa and Cocoa Beach.

Cocoa Beach, Eau Gallie, Melbourne and Titusville.

Cocoa, Cocoa Beach, Eau Gallie and Sebastian.

Bradenton, Myakka and Venice.

FORM PSC/CMU 31 (12/98), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

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FT. MYERS:

NAPLES:

WEST PALM BEACH:

POMPANO BEACH:

FT. LAUDERDALE:

HOLLYWOOD:

NORTH DADE:

MIAMI:

Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lehigh Acres and Sanibel-Captiva Islands.

Marco Island and North Naples.

Boynton Beach and Jupiter.

Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.

Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.

Ft. Lauderdale and North Dade.

Hollywood, Miami and Perrine.

Homestead, North Dade and Perrine

FORM PSC/CMU 31 (12/96), Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).







FLORIDA DEPARTMENT OF ST \ FE Sandra B. Mortham Secretary of State

December 1, 1997

No.

GREENBERG % MICHELLE TALLAHASSEE, FL

The Articles of Incorporation for FFA SYSTEMS, INC. Were filed on December 1, 1997 and assigned document number P97000101041. Please refer to this number whenever corresponding with this office regarding the above corporation. The certification you requested is enclosed.

PLEASE NOTE: COMPLIANCE WITH THE FOLLOWIN & PROCEDURES IS ESSENTIAL TO MAINTAINING YOUR CORPORATE ST. US. FAILURE TO DO SO MAY RESULT IN DISSOLUTION OF YOUR CORPORATION.

A CORPORATION ANNUAL REPORT MUST BE FILED WITH THIS OFFICE BETWEEN JANUARY 1 AND MAY 1 OF EACH YEAR BE GINNING WITH THE CALENDAR YEAR FOLLOWING THE YEAR OF THE F LING DATE NOTED ABOVE AND EACH YEAR THEREAFTER. FAILURE TC FILE THE ANNUAL REPORT ON TIME MAY RESULT IN ADMINISTRATIVE DISCOLUTION OF YOUR CORPORATION.

A FEDERAL EMPLOYER IDENTIFICATION (FEI) NUMBE 1 MUST BE SHOWN ON THE ANNUAL REPORT FORM PRIOR TO ITS FILING WITH THIS OFFICE. CONTACT THE INTERNAL REVENUE SERVICE TO RECEIVE THE FEI NUMBER IN TIME TO FILE THE ANNUAL REPOR AT 1-800-829-3676 AND REQUEST FORM SS-4.

SHOULD YOUR CORPORATE MAILING ADDRESS CLANGE, YOU MUST NOTIFY THIS OFFICE IN WRITING, TO INSURE IMPORTANT MAILINGS SUCH AS THE ANNUAL REPORT NOTICES REACH YOU

Should you have any questions regarding corporations, ple the contact this office at the address given below.

Loria Poole, Corporate Specialist New Filings Section

Letter Numt #r: 69" A00056750

Division of Corporations - P.O. BOX 6327 - Tallah + see, Florida 32314





FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

June 11, 1998

FREE FOR ALL 3389 SHERIDAN STREET, #188 HOLLYWOOD, FL 33021

Subject: FREE FOR ALL

REGISTRATION NUMBER: G98161000037

This will acknowledge the filing of the above fictitious name registration which was registered on June 10, 1998. This registration gives no rights to ownership of the name.

Each fictitious name registration must be renewed every five years between July 1 and December 31 of the expiration year to maintain registration. Three months prior to the expiration date a statement of renewal will be mailed.

IT IS THE RESPONSIBILITY OF THE BUSINESS TO NOTIFY THIS OFFICE IN WRITING IF THEIR MAILING ADDRESS CHANGES. Whenever corresponding please provide assigned Registration Number.

Should you have any questions regarding this matter you may contact our office at (904) 487-6058.

Fictitious Name Section Division of Corporations Letter No 998A00032889

Division of Corporations - P.O. BOX 6327 - Tallahassee, Florida 32314

<u>.</u>	1. Free For		OUS NAME					
l.	Fictuous Na	re to be Registered						
	Making Addre	eridan Street, 1						
	City	od Flor State y of principal place o		3021 To Code NARD				
	4. FEI Number:	16 0002.21						
						This op	ace for offic	e use only
	A. Owner(s) of F	Fictitious Name If In	dividual(s): (Use :	an attach	ment if nece	sary):		
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Broward Daily Business Review Published Daily scoopt Beturday, Sunday and Leget Holidaya Fort Lauderdale, Broward County, Florida

STATE OF FLORIDA COUNTY OF BROWARD:

Before the undersigned authority personally appeared S. Cowin, who on oath says that she is the Office Manager of the Broward Daily Business Review 54,8 Broward Review, a newspaper published at Fort Laudardate, in Broward County, Florida; that the attached copy of edvertisement, being a Legal Advertisement of Notice in the matter of

NOTICE UNDER FICTITIOUS NAME LAW

FREE FOR ALL PHONE CLUB

in the ______ XXXXX Court,

May 29, 1998

Affant further says that the said Broward Daily Business Review is a newspaper published at Fort Lauderdale, in said Broward County, Fiorida, and that the said newspaper has neretolore been continuously published in said Broward County, Fiorida, and has been entered as second class mail matter at the post office in Fort Lauderdale in said Broward County, Fiorida, for a period of one year next preceding the first publication of the strached copy of advertisement; and effect of the strached copy of advertisement; and effect for promised any discount, rebate, commisation or refund for the purpose of securing this avertisement for publication in the said newspaper.





Juliana Howard NY COMMISSION & COMO207 DURRES August 24, 2001 30/000 Tellu Tel: Hall NEUMINIA INC

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EXHIBIT 2 FINANCIAL CAPABILITY



June 15, 1998

To Whom It May Concern

Based on the Balance Sheet of FFA Systems, Inc. as of March 31, 598 and the Statements of Profit and Loss and Retained Earnings for the quarter then ended, which 5 prepared (copies of which are enclosed herewith), it is my opinion that FFA Systems, Inc. is prepared (capitalized to provide and maintain service as well as to meet their lease and re-sale obligation.

Note that these statements were compiled from documentation wovided by the client and said documents were not audited by my company.

Should you have any questions, do not hesitate to call me

Very truly yours,

Daniel Bengio, President First Financial of Broward, Inc. Accounting Services Division

First Financial of Broward, Inc.

Accounting Services Division

4041 N. 37th Avenue Suite 100 Hollywood, FL. 33021 Phone (954) 964-3668 Fax (954) 964-7555 dbengo@ss; lh com



FFA SYSTEMS, INC. STATEMENT OF RETAINED EARNIN GS For the Quarter Ended 3/31/98

Retained Earnings - Begining Balance (01/01/98)	\$ 0
Net Loss for the Period	(49.466)
Retained Earnings - Ending Balance (03/31/98)	(\$49,466)

PROFIT AND LOSS PROJECTIONS FOR FFA SYSTEMS, INC.

JUN-15-98

11:20

PI

FFA

SYSTEMS INC.

3513816115

P.04

1998

	June .	July	August	Sept	October	Nov	Dec
Gross Revenue Monthly Expense Net Income	0 49275 -49275	10000 122326 -112326	181705	328749	550571	980401	

1999

	Jan	Feb	Mar	Apr	May	June	Jul	Aug 2750532	Sept 8477144	Oct 9141569
Monthly Expense	2625759	3151262 4455678 -1304416	5435740	7147964	1030130	7441430	1111010		아내는 아파리에 대한 승규는 것	9141569 8982710 158859



FFA Systems, Inc. PROFIT AND LOSS January through March, 1998 Prepared May 6, 1998 (UNAUDITED)

Jai uary - March, 1998

Ordinary Income/Expense	
Expense	2,780.85
System Management/Consulting	5.00
Licenses and Permits	1,509.47
Office Equipment - Small	368.37
Office Expense	127.82
Office Supplies	1,434.36
Payroll Tax Expense	66.45
Postage and Delivery	00.4.5
Professional Fees	
Accounting	:00.00
Legal	17, 46.63
Profession Fees (other)	36.00
Total Professional Fees	18,482.63
Rent	
Mailbox	160.00
Total Rent	160.00
	18,750.00
Salaries	2,172.73
Telephone	-,
Travel & Entertainment	:69.50
Meals	3, 139.26
Travel	3,698.76
Total Travel & Entertainment	
To l Expense	
Net Ordinary Income	-49,466.44
Net Income	49,466,44

The above information is a true and accurate representation of the fin a clai status of the Company as of the date hereof.

Chris Frank, President and Treasurer, FFA Systems, Inc.

P.05



FFA Systems, Inc. BALANCE SHEET As of March 31, 1998 Prepared May 6, 1998 (UNAUDITED)

March 31, 1998

100,534.56
100,534.56
100,534.56
100,000,00
1001000111
100,000,00
200,534,56
249,900.00
100.00
1.00
-49,466,44
200,534.56
200,534.56

The above information is a true and accurate representation of the fin: ial sta us of the Company as of the date horeof.

Chris Frank, President and Trensurer, FFA Systems, Inc.

Exhibit 2 Financial Information

Below is a listing of FFA Systems, Incorporated's Credit References:

American Express Corporate Card PO Box 297885 Ft. Lauderdale, Florida 33329-7885 800-492-3344 Account# 3732-715687-61007

AT&T Wireless P.O. Box 628085 Orlando, FL 32862-8085 Account# 79115747

Telephone Company of Central Florida 800-314-8430 Account # 3054104540

FFA Systems, Incorporated's Financial Institution:

Republic Security Bank 5991 Ravenswood Road Fort Lauderdale, FL 33312 Account # 0153000708 EXHIBIT 3 MANAGERIAL CAPABILITY



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MANAGEMENT

Chris Frank, Chief Legal Officer, Founding Shareholder and Dir stor.

Prior to joining the Company in December 1997, Mr. Frank was as attorney associated with Weil, Gotshal & Manges LLP. As a member of the Business Final ce and Restructuring Group. Mr. Frank handled clients in various industries including electric power generation, commercial real estate lending, and manufacturing in such legal realms as mass tort litigation, chapter 11 bankruptcy proceedings, contract disputes, and due diligence for not generated acquisitions.

Mr. Frank is a graduate, magna cum laude, of the University (Miarti Law School where he was the Hermann Law Scholar and Executive Editor of the University of Mianti Law Review. His article, "Criminal Protection Orders in Domestic Violence Cas :: Getting Rids of Rats With Snakes," appeared in the University of Mianti Law Review in July, '96. Mr. Frank graduatec from American University in Washington, D.C. in 1989. From 19⁶ (to 1993, Mr. Frank served as an internal auditor with Xerox Corporation in Arlington, Virgini Heita Member of the Florida Bar and belongs to the Business Law Section of the Florida Bar.

Joseph DiMisa, Chief Marketing Officer, Founding Shareholder a H Director.

Prior to co-founding FFA Systems, Mr. DiMisa was responsible for Marketing and Sales throughout various BellSouth Corporation entities. Mr. DiMisa mr haged and directed all Marketing activities associated with BellSouth's Small Business Division, Cellular Division and Complex Business Services Group. Mr. DiMisa's main focus involved securing stated corporate revenue objectives, value to expense ratio targets and customer satiataction and base retention objectives. He also had responsibility for strategic and tactical planning related to the execution of Regional and National integrated direct marketing programs. During his time at BellSouth, Mr. DiMisa also co-founded the BellSouth Competitive Local Exclinance Carrier (CLEC). His responsibilities included the development, planning, staffing and process design for the Mass Market segment. He was instrumental in building process design nicels, strategic intent/goal matrixes, critical success factors/capabilities/subprocess and phased isouch strategies. Mr. DiMisa also developed the requirements for the customer call centures. This included all PBX equipment, Automatic Call Distributors (ACD), Computer Telephony Integration Software (CTI), Integrated Voice Response Units (IVR), and the Voice Response Units (VRU).

Mr. DiMisa received his undergraduate degree in Finance and Marke ing from Troy State University and a Masters of Business Administration (MBA) from University of South Florida. Mr. DiMisa has received numerous awards during his career. He with nationally recognized as one of the top National investors in the AT&T Stock Market Challe 13e. He was also recognized by BellSouth's senior management team for his outstanding accomplishments in the field of Telecom Alternate Distribution Channels EXHIBIT 4 TECHNICAL CAPABILITY
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FFA Systems, Incorporated has entered into an agreement with Global Tone Communications, Inc. to utilize that company's agreement to resell WorldCom's inter-exchange service. FFA relies upon its underlying carriers for the operation and ongoing maintenance of network transmission facilities. FFA's underlying carriers provide all aspects of call completion, including switching, routing and termination of calls. FFA chooses its carriers carefully and bases its decision to use a carrier on its quality of service and price.

Although FFA relies upon the technical expertise of its underlying carriers, FFA's own management team is strengthened by individuals with extensive experience in the provision of quality telecommunications services and successful business management (see management profiles attached in Exhibit 3).

EXHIBIT 5 FLORIDA TELECOMMUNICATIONS TARIFF



Florida Tariff No. 1 Original Sheet 1

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the description, regulations and rates applicable to the furnishing of service and facilities for the telecommunications services provided by FFA Systems, Inc. with principal offices at 3389 Sheridan Street, Suite 188, Hollywood, Florida, 33021. 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 principle place of business.

ISSUED: July 28, 1998

Issued By: Chris Frank, President 3389 Sheridan Street, Suite 188 Hollywood, FL 33021



Florida Tariff No. 1 Original Sheet 2

CHECK SHEET

The sheets listed below, which are inclusive of this tariff, are effective as of the date shown at the bottom of the respective sheets.

SHEET	REVISION
1	Original
2	Original
2 3	Original
4 5	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original

ISSUED: July 28, 1998

Effective:





TABLE OF CONTENTS

Title Sheet	1
Check Sheet	2
Table of Contents	3
Symbols Sheet	4
Tariff Format Sheets	5
Section 1 Technical Terms and Abbreviations	6
Section 2 Rules and Regulations	7
Section 3 Description of Service	12
Section 4 Rates	15

ISSUED: July 28, 1998

Issued By: Chris Frank, President 3389 Sheridan Street, Suite 188 Hollywood, FL 33021



Florida Tariff No. 1 Original Sheet 4

SYMBOLS SHEET

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 Change

ISSUED: July 28, 1998

Effective:



TARIFF FORMAT SHEETS

- A. Sheet Numbering- Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. When a new sheet is added between sheet already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- D. Sheet Revision Numbers- Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the Florida Public Service Commission ("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 FPSC is not always the tariff page in effect. Please consult the Check Sheet for the sheet currently in effect.
- E. 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). 2.1.1.A.1.(a).I.(i).(1).

F. 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. 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. The tariff user should refer to the latest check sheet to find out if a particular sheet is most current on file with the FPSC.

ISSUED: July 28, 1998

Effective:



SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS

Access Line- An arrangement which connects the customer's location to an FFA's network switching center or point of presence.

Authorization Code- A numerical code, one or more of which is available to a customer to enable him/her to access the carrier, and which are used by carrier both to prevent unauthorized access to its facilities and to identify the customer.

Company or Carrier- FFA Systems, Inc., unless otherwise clearly indicated by the context.

Customer or Consumer- The person, firm, corporation or other entity which orders telephone service and is responsible for compliance with FFA's tariff regulations.

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

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

FFA- Used throughout this tariff to mean FFA Systems, Inc.

FPSC- The Florida Public Service Commission.

Free For All Phone Club- The trade name of FFA Systems, Inc.

Holidays- The Company's recognized holidays are New Years's Day, Martin Luther King, Jr. Day, Presidents Day, Ground Hog Day, St. Patrick's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Day.

LEC- Local Exchange Company

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.

ISSUED: July 28, 1998

Issued By: Chris Frank, President 3389 Sheridan Street, Suite 188 Hollywood, FL 33021 Effective:

1



SECTION 2 RULES AND REGULATIONS

2.1 Undertaking of the Company

FFA's services and facilities are furnished for communications originating at specified points within the state of Florida under the terms of this tariff. Services provided under this tariff may be used for any lawful purpose for which the service is technically suited.

2.2 Limitations of Service

- 2.2.1 Service is offered subject to the availability of the necessary facilities, equipment, or both, and subject to the provisions of this tariff.
- 2.2.2 FFA reserves the right to discontinue or limit the use of service when necessitated by conditions beyond its control, or when the customer is using the service in violation of the provisions of this tariff, or in violation of the law.
- 2.2.3 All facilities provided under this tariff are directly controlled by FFA and the customer may not transfer or assign the use of service or facilities, except with the express written consent of FFA. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.4 Prior written permission from FFA is required before any assignment or transfer. All regulations and conditions in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.
- 2.2.5 Customers reselling or rebilling services must have a Certificate of Public Convenience and Necessity as an interexchange carrier from the FPSC

ISSUED: July 28, 1998

Effective:



SECTION 2 RULES AND REGULATIONS- continued

2.3 Liabilities of the Company

- 2.3.1 FFA shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility, transmission provided under this tariff, or caused by any person or entity other than FFA, by any malfunction of any service or facility provided by any other carrier, or by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond FFA's direct control.
- 2.3.2 FFA shall not be liable for, and shall be fully indemnified and held harmless by the Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any other person, property or entity arising out of the material, data, information or other content revealed to, transmitted, or used by FFA under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use, or removal of equipment or wiring provided by FFA, if not directly caused by negligence of FFA.
- 2.3.3 FFA shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishing of service which is not the direct result of FFA's negligence.
- 2.3.4 FFA's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during the aforementioned faults in transmission error.

2.4 Interruption of Service

There shall be no credit allowance for discontinuance of service because FFA is a free service to all Customers.

ISSUED: July 28, 1998

Effective:

SECTION 2 RULES AND REGULATIONS- continued

2.5 Disconnection of Service by Carrier

FFA may refuse or discontinue service under the following conditions. Unless otherwise stated, the Customer will be given notice and allowed a reasonable time to comply with any rule or remedy for any deficiency:

- (a) For a violation of any law, rule or regulation of any government authority having jurisdiction over such service.
- (b) For a violation of any regulation governing the service under this tariff.
- (c) For non-compliance with and/or violation of the FPSC's regulations as stated in rule 25-4.113, F.A.C. or FFA's rules and regulations on file with the FPSC.
- (d) In the event of unauthorized or fraudulent use of service.
- (e) For Customer's breach of contract for service between FFA and the Customer.

2.6 Deposits

FFA does not require a deposit from customers.

2.7 Advance Payments

FFA does not require advance payments from customers.

2.8 Taxes and Fees

Any governmental assessments, fees, license, or other similar taxes or fees imposed upon FFA shall be absorbed and paid for by FFA and not billed to the Customer, except as otherwise specified by FFA.

2.9 Billing of Calls and Payment for Service

FFA provides service at no cost to Consumers. Additionally, there will be no charge to the Customer for installations, service connections, moves or rearrangements.

ISSUED: July 28, 1998

Effective:



SECTION 2 RULES AND REGULATIONS- continued

2.10 Employee Concessions

There are no employee concessions offered by the FFA.

2.11 Terminal Equipment

FFA's facilities and service may be used with or terminated in Customer-provided terminal equipment or Customer provided communications systems. The Customer is responsible for all costs at his/her premises, including Customer personnel, wiring, electrical power, and the like, incurred in his use of FFA's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry.

2.12 Installation and Termination

Service is installed upon mutual agreement between the Subscriber and FFA. The service agreement does not alter rates specified in this tariff.

2.12 Installation and Termination

Service is installed upon mutual agreement between the Subscriber and FFA. The service agreement does not alter rates specified in this tariff.

2.13 Cancellation by Customer

Customer may cancel the service at any time by notifying FFA either in writing or verbally, or by non-use of the FFA Calling Card or toll-free number to access the FFA System.

2.14 Interconnection

Service furnished by FFA may be connected with the services or facilities of other carriers. Such service or facilities, if used, are provided under the terms, rates and conditions of the other carrier. The customer is responsible for all charges billed by carriers for use in connection with FFA's service. Special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

ISSUED: July 28, 1998

Effective:



SECTION 2 RULES AND REGULATIONS- continued

2.15 Inspection, Testing and Adjustment

Upon reasonable notice, the facilities provided by FFA or its underlying carrier, if any, shall be made available to FFA or its underlying carrier for tests and adjustments as may be deemed necessary by FFA for maintenance.

2.16 Tests, Pilots, Promotional Campaigns and Contests

FFA may conduct special tests, pilot programs, waivers and promotions at its discretion to demonstrate the ease of use, quality of service and to promote the use of its services. The Company will notify the Florida Public Service Commission thirty (30) days prior to any effective date of any tests, pilots, promotional campaigns or contests.

2.17 Other Rules

FFA reserves the right to discontinue service, limit service, or to impose requirements on Customers as required to meet changing regulatory rules and standards of the Florida Public Service Commission.

ISSUED: July 28, 1998

Issued By: Chris Frank, President 3389 Sheridan Street, Suite 188 Hollywood, FL 33021



SECTION 3- DESCRIPTION OF SERVICE

3.1 General

FFA offers long distance calling card service to its Customers. Each call will be supplemented by advertisements played to both the called and calling party at specified times during the call, as specified below.

3.2 Timing of Calls

3.2.1 When Billing Charges Begin and End For Phone Calls

The customer will not be charged for any local or long distance call made on the Free For All Phone Club network, regardless of the duration of the call. Customers will hear commercial advertisements during actual usage of FFA's 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. A call is terminated when the calling or called party hangs up.

3.2.2 Billing Increments and Per Call Billing Charges

The customer will not be billed for any local or long distance call made using FFA's system network. There is no per call billing charge to the Customer.

3.2.3 Uncompleted Calls

There shall be no charges for uncompleted calls.

3.3 Calculation of Distance

There is no charge to FFA's Customers regardless of the distance of the long distance call. Therefore, calculation of distance is not applicable.

ISSUED: July 28, 1998

Effective:



SECTION 3- DESCRIPTION OF SERVICE- continued

3.4 Minimum Call Completions Rate

A Customer can expect a call completion rate (number of calls completed / number of calls attempted) of not less than 90 percent during all periods on the FFA system.

3.5 Spacing and Duration of Advertisements

The Customer and the called party will hear commercial advertisements throughout the course of the call. For approximately every 30 minutes of talk time, the calling and called parties will hear approximately five minutes of interspersed marketing messages. FFA will generally maintain a ratio of 85 percent "talk time" and 15 percent "ad time" for any given call. Below is an example of a 15 minutes call:

Clock	Time	Nature	
:00 - :10	:10	Talk Time	
:11 - :21	:10	Billboard: Marketing Message	
:22 - 1:22	1:00	Talk Time	
1:23 - 1:43	:20	Marketing Message	
1:44 - 3: 14	1:30	Talk Time	
3:15 - 3:35	:20	Marketing Message	
3:36 - 5:06	1:30	Talk Time	
5:07 - 5:27	:20	Marketing Message	
5:28 - 8:28	3:00	Talk Time	
8:29 - 8:49	:20	Marketing Message	
8:50 - 11:50	3:00	Talk Time	
		[call flow recycles to billboard]	
11:51 - 12:01	:10	Billboard: Marketing Message	
12:02 - 13:02	1:00	Talk Time	
13:03 - 13:23	:20	Marketing Message	
13:24 - 14:54	1:30	Talk Time	
14:55 - 15:00	:05	Marketing Message (INTERRUPT)	

FFA reserves the right to alter or modify the above call configuration as it deems necessary while retaining the talk to advertising time ratio.

ISSUED: July 28, 1998

Effective:



Florida Tariff No. 1 Original Sheet 14

3.6 Service Offerings

3.6.1 Free For All Phone Club Calling Card Service

Free For All Phone Club Calling Card Service is offered to residential and business customers who enroll in the Free For All Phone Club. Customers using Free For All Phone Club access the service by dialing a toll-free number followed by an Authorization number and the number being called. This service permits subscribers utilizing FFA's service to make unlimited free long distance calls which are supplemented by commercial advertisements. There are no nonrecurring or monthly recurring charges. No calling card surcharge applies.

ISSUED: July 28, 1998

Issued By: Chris Frank, President 3389 Sheridan Street, Suite 188 Hollywood, FL 33021

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Florida Tariff No. 1 Original Sheet 15

SECTION 4- RATES

4.1 Rates Not Applicable

There is no charge to Customers of FFA's long distance service regardless of duration of or distance of the call. Therefore, a discussion of the rates for FFA's service is not applicable.

ISSUED: July 28, 1998

Issued By: Chris Frank, President 3389 Sheridan Street, Suite 188 Hollywood, FL 33021

EXHIBIT 6 COMPLIANCE WITH EAEA REQUIREMENTS





Exhibit 6 Compliance with EAEA Requirements

FFA is committed to compliance with Florida EAEA requirements contained in Rule 25-24.471 (4)(a). End user dialed 0+ local and all 0- calls shall be initially routed to the serving local exchange company or alternative local exchange company. FFA will not change or augment the dialing pattern of end users for 0+ local or 0- calls.

ALEXANDER & ASSOCIATES

2033 M STREET, NW SUITE 402 WASHINGTON, D.C. 20036

TELEPHONE: (202) 293-2180

FACSIMILE: (202) 293-2364

PSC-RECORDS/REPORTING

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DOCUMEN

July 28, 1998	DEPOSIT	DATE	
	D821 ~	JUL 2 9 1998	

VIA FEDERAL EXPRESS

Florida Public Service Commission Division of Administration 2540 Shumard Oak Blvd., Gerald Gunter Building Tallahassee, Florida 32399-0850

> Re: Application of FFA Systems, Inc. for a Certificate of Authority to Resell Interexchange Telecommunications Service.

To Whom It May Concern:

On behalf of FFA Systems, Inc., we hand you an original and six copies of an Application for Certificate of Authority to Provide Interexchange Telecommunications Service within the state of Florida, along with a check made payable to the Florida Public Service Commission in the amount of \$250.00 for the applicable filing fee.

Please date-stamp the enclosed copy marked "Stamp and Return" and return it to me via, the enclosed pre-paid self-addressed envelope to evidence your receipt of this application.

Should you have any questions regarding this filing, please contact the undersigned.

Very truly yours,

1.

1118 FFA SYSTEMS, INC. PH 954-981-5011 3389 SHERIDAN ST., STE. 188 HOLLYWOOD, FL. 33021 DATE JUL 25, 1998 Hic Service Commision PAY TO THE \$ 250.00 dollars and out. DOLLARS 5991 Ravenswood Road Fort Lauderdale, Florida 33312 Bank FOR APPLICATION PEE