

Lance J.M. Steinhart, P.C.

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and Maryland

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November 4, 2008

VIA E-DOCKET

Ms. Elizabeth A. Rolando
Chief Clerk
Illinois Commerce Commission
527 East Capitol Avenue
Springfield, IL 62701

Re: Application for a Certificate of Local Exchange Service Authority to Operate as a Provider of Resold and Facilities-Based/UNE Telecommunications Services Within the State of Illinois for New Talk, Inc.

Dear Ms. Rolando:

Enclosed please find the Application for a Certificate of Local Exchange Service Authority to Operate as a Provider of Resold and Facilities-Based/UNE Telecommunications Services Within the State of Illinois for New Talk, Inc.

Please note that the financial information is being filed as confidential material.

Please acknowledge receipt via return e-mail.

If you have any questions or if I may provide you with additional information, please contact me at the above address or telephone number. Thank you for your attention to this matter.

Respectfully submitted,

/s/

Lance J.M. Steinhart
Attorney for New Talk, Inc.

Enclosures

cc: Byron Young

Bob Koch, Telecommunications Division
Illinois Commerce Commission
527 East Capitol Avenue
Springfield, Illinois 62701

(File this application via e-docket, or if unable to do so, file one original verified application with the Chief Clerk.)

Docket No. _____
ICC Office Use Only

Please provide the appropriate information in the () areas in the heading below.

New Talk, Inc. :
Application for a certificate of :
local authority to operate :
as a resale and facilities-based/UNE :
carrier of telecommunications :
services throughout the :
State of Illinois. :

**APPLICATION FOR CERTIFICATE TO BECOME A
TELECOMMUNICATIONS CARRIER**
(Use additional sheets as necessary.)

GENERAL

1. Applicant's Name(including d/b/a, if any) FEIN # 75-2723568

New Talk, Inc.

Address: Street 112 East Seminary Drive, Suite B
City Fort Worth State/Zip Texas, 76115

2. Authority Requested: (Mark all that apply) _____ 13-403 Facilities Based Interexchange
_____ 13-404 Resale of Local and/or Interexchange
_____ 13-405 Facilities Based Local

3. Request for waivers/variances: In applications for local exchange service authority under Sections 13-404 or 13-405, waivers of Part 710 and of Section 735.180 of Part 735 are generally requested. In applications for interexchange service authority under Sections 13-403 and 13-404, waivers of Part 710 and Part 735 are generally requested. Please indicate which waivers Applicant is requesting and explain why Applicant is requesting each waiver/variance.

_____x_____ Part 710 Uniform System of Accounts for Telecommunications Carriers

_____ Part 735 Procedures Governing the Establishment of Credit, Billing, Deposits,
Termination of Service and Issuance of Telephone Directories for
Local Exchange Telecommunications Carriers in the State of Illinois

_____x_____ Section 735.180 Directories

_____ Other

11. Have there been any complaints or judgments levied against the Applicant in any other jurisdiction?

YES NO

If YES, describe fully. _____

12. Has Applicant provided service under any other name?

YES NO

If YES, please list. Get A Phone

13. Will the Applicant keep its books and records in Illinois? YES NO

If NO, permission pursuant to 83 Ill. Adm Code Part 250 needs to be requested.

Pursuant to Adm Code Part 250, Applicant hereby respectfully requests permission to keep its books and records in the State of Texas at its principal place of business. Applicant will make such records available to the Commission upon request, and will reimburse the Commission for any necessary expenses to review such information.

MANAGERIAL

14. Please attach evidence of the applicant's managerial and technical resources and ability to provide service. This may be in either narrative form, resumes of key personnel, or a combination of these forms. **See Attachment C.**

15. List officers of Applicant.

Byron Young President & CEO
Brian Young Vice President

16. Does any officer of Applicant have an ownership or other interest in any other entity which has provided or is currently providing telecommunications services? YES NO

If YES, list entity. _____

17. How will Applicant bill for its service(s)? (At a minimum, describe how often the Applicant will bill for service and details of the billing statement.)

All services will be prepaid.

18. How does Applicant propose to handle service, billing, and repair complaints? (At a minimum, describe Applicant's internal process for complaint resolution, the complaint escalation process, the timeframe and process by which the customer is notified by Applicant that they may seek assistance from the Commission?)

Service, billing and repair complaints can be reached through a toll-free number. If the customer is not satisfied with the complaint resolution, customer will be advised it can contact the Illinois Commerce Commission for resolution.

19. Will personnel be available at Applicant's business office during regular working hours to respond to inquiries about service or billing? YES NO

20. What telephone number(s) would a customer use to contact your company?

(888) 871-0321

21. Will Applicant abide by all Federal and State slamming and cramming laws pursuant to Section 13-902 of the Public Utilities Act and Section 258 of the 1996 Telecommunications Act?

YES NO

22. Please describe applicant's procedures to prevent slamming and cramming of customers?

The company will attempt to obtain a written letter of agency prior to implementing a carrier change and prior to commencing service. All marketing will be done in accordance with applicable state and federal regulations. All charges, including any monthly recurring charges, onetime charges, taxes or surcharges will be clearly disclosed.

23. If granted authority to operate as a local exchange carrier, will the applicant abide by the following 83 Illinois Administrative Code Parts: 705, 710, 720, 725, 730, 735, 755, 756, 757, 770, and 772?

YES NO (If no, please provide an explanation.)

24. Is Applicant aware that it must file tariffs prior to providing service in Illinois?

YES NO

FINANCIAL

25. Please attach evidence of Applicant's financial fitness through the submission of its most current income statement and balance sheet, or other appropriate documentation of applicant's financial resources and ability to provide service. **See Attachment E.**

TECHNICAL

26. Does Applicant utilize its own equipment and/or facilities? YES NO

If YES, please list the facilities Applicant intends to utilize. Also include evidence that Applicant possesses the necessary technical resources to deploy and maintain said facilities:

If NO, which facility provider(s)'s services does the Applicant intend to use?

AT&T and Verizon

27. Please describe the nature of service to be provided (e.g., operator services, internet, debit cards, long distance service, data services, local service, prepaid local service).

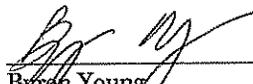
Prepaid local service and long distance service. The company will resell local services, and will provide local service through the use of unbundled network elements or equivalents thereof, through interconnection and commercial agreements with Verizon and AT&T. All facilities will be those of the underlying facilities-based local exchange carriers.

28. Will technical personnel be available at all times to assist customers with service problems?

YES NO

29. If Applicant intends to provide payphone service, will the equipment utilized comply with FCC requirements and Finding (9) of the Commission Order entered in Docket No. 84-0442 on June 11, 1986, including, but not limited to: (a) touch dialing; (b) access to 9-1-1 and "0" operator dialing without use of a coin; (c) rules governing use of payphones by disabled persons; (d) ability to complete local and long-distance calls; (e) unlimited duration for local calls; and (f) a message explaining the telephone's general operations, dialing instructions for emergency assistance, payphone owner's name, method of reporting service problems and method of receiving credit for faulty calls?

 YES NO NOT APPLICABLE



Byron Young
President & CEO

IL IXC&CLEC App

VERIFICATION

This application shall be verified under oath.

OATH

State of Texas)
)ss
County of Tarrant)

Byron Young makes oath and says that he/she is President
(Insert here the name of affiant) (Insert the official title of the affiant)

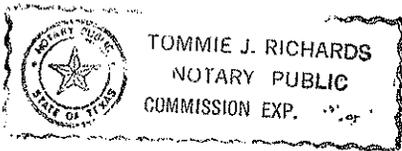
of New Talk, Inc.
(Insert here the exact legal title or name of the Applicant)

that he/she has examined the foregoing application and that to the best of his/her knowledge, information, and belief, all statements of fact contained in the said application are true, and the said application is a correct statement of the business and affairs of the above-named applicant in respect to each and every matter set forth therein.

Byron Young
Byron Young
President & CEO

Subscribed and sworn to before me, a Notary Public *Tommie Richards*
(Title of person authorized to administer oaths)

in the State and County above named, this 22 day of September 2008.



Tommie Richards
(Signature of person authorized to administer oath)

Standard Questions for Applicants Seeking Local Exchange Service Authority

1. Is your company seeking any waivers or variances of certain Commission rules and regulations in this proceeding that pertain to local exchange service? Please provide evidence as to why your company is seeking any waiver or variance.

Yes. The company is seeking waivers of Part 710 (Uniform System of Accounts), Part 735.180 (directories), and 83 Illinois Administrative Code Part 250 (books and records). USOA would warrant a departure from the company's basic accounting system which utilizes GAAP. Customers will be listed in the ILEC's directories. The company's principal office is located in Texas, and therefore, it would be burdensome for the company's books and records to be kept in the State of Illinois.

2. Will your company comply with 83 Illinois Administrative Code Part 772, Pay-Per-Call Services, including Part 772.55(a)(1), Billing and Part 772.100(d) Notices?

The company will block such calls.

3. Will your company comply with 83 Illinois Administrative Code Part 705, Preservation of Records of Telephone Utilities?

Yes.

4. Will your company abide by 83 Illinois Administrative Code Part 735, "Procedures Governing the Establishment of Credit, Billing, Deposits, Termination of Service and Issuance of Telephone Directories for Telephone Utilities in the State of Illinois"?

Yes, except to the extent any waivers are granted.

5. Who will provide customer repair service for your company?

The company will provide its own customer repair service.

6. How many people does the company employ?

Approximately 10

7. Will your company meet the requirements as they pertain to the Telephone Assistance Programs imposed by Sections 13.301 and 13.301.1 of the Illinois Public Utilities Act and 83 Illinois Administrative Code Part 757?

Yes, when applicable.

8. Will your company solicit, collect, and remit the voluntary contributions from its telephone subscribers to support the Telephone Assistance Programs?

Yes.

9. Does your company plan on filing to become an Eligible Telecommunications Carrier?

No.

10. Does the company realize that it will not be able to receive any of the federal reimbursements for the Lifeline and Link Up Programs if it is not an eligible carrier?

Yes.

11. Will your company offer all of the waivers associated with the Universal Telephone Service Assistance Programs (UTSAP)?

Yes.

12. Will your company abide by the regulations as prescribed in 83 Illinois Administrative Code Part 755, "Telecommunications Access for Persons with Disabilities," 83 Illinois Administrative Code Part 756 "Telecommunications Relay Service," and Sections 13-703 of the Illinois Public Utilities Act?

Yes.

13. Will the company's billing system be able to distinguish between resale and facilities based service for the collection of the ITAC line charge?

Yes..

14. Has your company signed and return the Universal Telephone Assistance Corporation ("UTAC") and the Illinois Telecommunications Access Corporation ("ITAC") to Commission staff?

Yes.

15. How does your company plan to solicit customers once it begins to provide local service?

New Talk, Inc. conducts sales using four internal methods:

- 1) Web-based sales
- 2) Direct Marketing
- 3) Agents

16. Has your company provided service under any other name?

Yes. Get A Phone.

17. Have any complaints or judgments been levied against the company? (Instate, out-of-state, or FCC).

No.

9-1-1 Questions for Applicants Seeking Local Exchange Service Authority

1. Will your company ensure that 911 traffic is handled in accordance with the 83 Illinois Administrative Code Part 725 and the Emergency Telephone System Act?

Yes.

2. Will your company contact and establish a working relationship with the 911 systems when you begin to provide local telephone service?

Yes.

3. Will your company coordinate with the incumbent LEC(s) and local 911 systems to provide transparent service for your local exchange customers?

Yes.

4. Who will be responsible for building and maintaining the 911 database for your local exchange customers?

The company will work with the incumbent local exchange carrier to build and maintain its portion of the 911 database.

5. How often will your company update the 911 database with customer information?

Daily or on an as needed by customer basis.

6. Will your company's billing system have the ability to distinguish between facilities based and resale for the collection of the 911 surcharge?

Yes.

7. Does your company have procedures for the transitioning of the 911 surcharge collection and disbursement to the local 911 system?

The company will establish such procedures based on state rules prior to providing service.

8. Will your company's proposal require any network changes to any of the 911 systems?

No.

9. Will your company be able to meet the requirements specified under Part 725.500(o) and 725.620(b) for the installation of call boxes?

Yes.

10. Does your company plan to file for a waiver of Part 725.500(o) and 725.620(b) in the future?

The company may file for such a waiver when its becomes facilities based.

Financial Questions for Applicants Seeking Local Exchange Service Authority

1. (Answer if requesting waiver of Part 710) What circumstances warrant a departure from the prescribed Uniform System of Accounts (“USOA”)?

New Talk, Inc. is a Competitive Local Exchange Carrier that utilizes GAAP for record maintenance.

2. Will records be maintained in accordance with Generally Accepted Accounting Principles (“GAAP”)?

Yes.

3. Will applicants accounting system provide an equivalent portrayal of operating results and financial condition as the USOA?

Yes.

4. Will applicants accounting procedures maintain or improve uniformity in substantive results as among similar telecommunications companies?

Yes.

5. Will applicant maintain its records in sufficient detail to facilitate the calculation of all applicable taxes?

Yes.

6. Does the accounting system currently in use by applicant provide sufficiently detailed data for the preparation of Illinois Gross Receipts Tax returns? What specific accounts or sub-accounts provide this data?

Yes the accounting system can provide sufficiently detailed data for the preparation of the Illinois Gross Receipts Tax returns. Specific accounts or sub accounts have not established as yet because we have no Illinois revenue to account for as yet. Such accounts will be established as needed.

7. If a waiver of Part 710 is granted, will applicant provide annual audited statements or all periods subsequent to granting of the waiver?

Yes.

8. Does applicant agree that the requested waiver of Part 710 will not excuse it from compliance with future Commission rules or amendments to Part 710 otherwise applicable to the Company?

Yes.

9. Please attached a copy of applicant’s chart of accounts.

Prepaid Service Questions for Applicants Seeking Local Exchange Service Authority

1. Will customers have the ability to sign up with any long distance company they choose? Yes.
2. Will customers have the ability to use dial around long distance companies? Yes.
3. Does the applicant have interexchange authority in Illinois? If yes, please provide the docket number. No.
4. Will customers have access to the Illinois Relay Service? Yes.
5. Will customers be able to make 1-800 calls for free? Yes.
6. Will the Company offer operator services? No.
7. Please describe how applicant plans to collect the monthly fee to be paid in advance? Through agent locations, credit card payments and money orders being mailed to the Company.
8. Will customers' monthly bills show a breakdown of services, features, surcharges, taxes, etc.? Yes.
9. Will customers pay an installation fee? If yes, will payment arrangements be offered for the installation fee? Yes, payment arrangements will be offered.
10. Will telephone service be in the Company's name or the customer's name. If in the Company's name how will information appear in data bases, such as 9-1-1, directory assistance, etc.? Customer's Name.
11. Will applicant offer prepaid service as a monthly service or as a usage service? Monthly.
12. Will applicant provide a warning when the remaining value of service is about to cease? Yes.
13. Is the customer given more than one notice of the remaining value of service? Yes.
14. How much advance notice is given to the customer of the remaining value of service? 10 Days.
15. If the customer is in the middle of a call will they be disconnected when the remaining value of service has expired? No. Customer will not be cut off during a call. Charges to the customer are monthly.
16. Has the customer been made aware of potentially being disconnected during a call when the remaining value of service expires? N/A
17. When does the timing of a call start? N/A – Flat Monthly Fee.
18. If the person called does not answer, is any time deducted from the customer's account? No, Flat Monthly Fee.
19. Will there be any other instances in which the Company would disconnect a customer, other than running out of prepaid time? No.
20. When a customer runs out of time is their phone immediately disconnected or on suspension? (Will they still be able to receive calls?) Disconnected.
21. Are applicant's services available to TTY callers? Yes.
22. How will the applicant handle a complaint from a customer who disputes the amount of time used or remaining? N/A – Flat Monthly Fee.
23. The Public Utilities Act requires a local calling area that has no time or duration charges. How will the Company define each customer's untimed local calling area? Same as ILEC.

List of Attachments

- A Designated Contact Persons
- B Articles of Incorporation and Certificate of Authority
- C Management & Technical Information
- D ITAC & UTAC Membership Forms
- E Financial Information
- F Chart of Accounts

Attachment A
Designated Contact Persons

New Talk, Inc.

Designated contact persons for:

a. issues related to processing this application:

name: Lance J.M. Steinhart
title: Regulatory Counsel
mailing address: 1720 Windward Concourse, Suite 115
Alpharetta, Georgia 30005
telephone number: 770-232-9200
facsimile number: 770-232-9208
e-mail address: lsteinhart@telecomcounsel.com

b. consumer issues

name: Branson Haun
title: Supervisor
mailing address: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
telephone number: (682) 561-9592
facsimile number: (888) 333-3503
e-mail address: branson@newtalkonline.com

c. customer complaint resolution

name: Branson Haun
title: Supervisor
mailing address: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
telephone number: (682) 561-9592
facsimile number: (888) 333-3503
e-mail address: branson@newtalkonline.com

d. technical and service quality issues

name: Byron Young
title: President
mailing address: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
telephone number: (682) 561-9592
facsimile number: (888) 333-3503
e-mail address: byron@newtalkonline.com

e. "tariff" and pricing issues

name: Byron Young
title: President
mailing address: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
telephone number: (682) 561-9592
facsimile number: (888) 333-3503
e-mail address: byron@newtalkonline.com

f. 9-1-1 issues

name: Byron Young
title: President
mailing address: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
telephone number: (682) 561-9592
facsimile number: (888) 333-3503
e-mail address: byron@newtalkonline.com

g. Security/law enforcement

name: Byron Young
title: President
mailing address: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
telephone number: (682) 561-9592
facsimile number: (888) 333-3503
e-mail address: byron@newtalkonline.com

Attachment B - Articles of Incorporation and Certificate of Authority

See Attached

FORM **BCA 13.40** (rev. Dec. 2003)
APPLICATION FOR AMENDED
AUTHORITY TO TRANSACT
BUSINESS IN ILLINOIS
Business Corporation Act

Jesse White, Secretary of State
Department of Business Services
Springfield, IL 62756
Telephone (217) 782-6961
http://www.cyberdriveillinois.com

FILED
OCT 2 - 2008
JESSE WHITE
SECRETARY OF STATE

Remit payment in the form of a
check or money order payable
to the Secretary of State.

File # 604698133 Filing Fee: \$25.00 Approved: [Signature]
Submit in duplicate Type or Print clearly in black ink Do not write above this line

1. (a) CORPORATE NAME: Connect Paging, Inc.
(b) If changed, NEW CORPORATE NAME: New Talk, Inc.
(c) (Complete only if the new corporate name is not available in this state.)
ASSUMED CORPORATE NAME: _____
(By electing this assumed name, the corporation hereby agrees NOT to use its corporate name in the transaction of business in Illinois. Form BCA 4.15 is attached.)

2. (a) State or Country of Incorporation: Texas (b) If changed, Period of Duration: No change

3. If changed, Purpose or Purposes proposed to be pursued in transacting business in this State:
(If not sufficient space to cover this point, use reverse side or add one or more sheets of this size.)
No change

4. This application is accompanied by a copy of the articles of Amendment to the Articles of Incorporation, if any, as evidence of any change of name, duration or purpose reported herein, such copy being duly authenticated by the proper officer of the state or country wherein the corporation is incorporated, which certification is not more than ninety (90) days old. The filing fee for the certified copy of the Articles of Amendment is \$50 unless the amendment acts as a restatement of the Articles of Incorporation, in which case the filing fee is \$150. In the event the statutory change was effected in a merger, a certified copy of the merger is required, plus applicable fee. The fees outlined in this paragraph are in addition to the \$25 filing fee in the upper right hand corner of this form.

5. The undersigned corporation has caused this application to be signed by a duly authorized officer who affirms, under penalties of perjury, that the facts stated herein are true. (All signatures must be in **BLACK INK**.)

Dated May 1, 2008 Connect Paging, Inc.
(Month/Day) (Year) (Exact Name of Corporation)
[Signature]
(Any Authorized Officer's Signature)
Byron Young President
(Type or Print Name and Title)

SEP 2 1997

ARTICLES OF INCORPORATION

OF

CONNECT PAGING, INC.

ARTICLE ONE

The name of the corporation is Connect Paging, Inc.

ARTICLE TWO

The period of duration of the corporation is perpetual.

ARTICLE THREE

The purpose for which the corporation is organized is the transaction of any and all lawful business for which corporations may be incorporated under the Texas Business Corporation Act.

ARTICLE FOUR

The aggregate number of shares which the corporation shall have authority to issue is 100,000 shares of the par value of \$.10 each.

ARTICLE FIVE

The corporation will not commence business until it has received for the issuance of its shares consideration of the value of not less than One Thousand Dollars (\$1,000.00) consisting of money, labor done or property actually received.

ARTICLE SIX

The post office address of the corporation's initial registered office is 3020 5th Avenue, Fort Worth, TX. 76110, and the name of the initial registered agent at such is address Brian S. Young.

ARTLICE SEVEN

The number of directors constituting the initial board of directors is one and the name and address of the person who is to serve as director until the first annual meeting of the shareholders, or until successors are elected and qualified is:

NAME	ADDRESS
Brian S. Young	3020 5th Avenue Fort Worth, TX. 76110

ARTICLE EIGHT

The Name and Address of the incorporator is:

NAME

ADDRESS

Brian S. Young

3020 5th Avenue
Fort Worth, TX. 76110

Executed this 27th day of AUGUST, 1997.



BRIAN S. YOUNG

STATE OF TEXAS

COUNTY OF TARRANT

I, _____, a notary public, do hereby certify that on the _____ day of _____, 1997, personally appeared before me Brian S. Young, who being by me duly sworn, declared that he is the person who signed these articles of incorporation as incorporator, and that the statements contained in these articles of incorporation are true.

Notary Public in and for
the State of Texas

My Commission Expires:

Printed Name:

Form 404
(revised 9/03)

Return in Duplicate to:
Secretary of State
P.O. Box 13697
Austin, TX 78711-3697
FAX: 512/463-5709

Filing Fee: \$150



**Articles of Amendment
Pursuant to Article 4.04,
Texas Business
Corporation Act**

This space reserved for office use
FILED
In the Office of the
Secretary of State of Texas
JUN 22 2004
Corporations Section

Article 1 -Name

The name of the corporation is as set forth below:

Connect Paging, Inc.

State the name of the entity as it is currently shown in the records of the secretary of state. If the amendment changes the name of the entity, state the old name and not the new name in Article 1.

The filing number issued to the corporation by the secretary of state is: 145848900

Article 2—Amended Name

(If the purpose of the articles of amendment is to change the name of the corporation, then use the following statement)

The amendment changes the articles of incorporation to change the article that names the corporation. The article in the Articles of Incorporation is amended to read as follows:

The name of the corporation is (state the new name of the corporation below)

USURF Communications, Inc.

The name of the entity must contain an organizational ending or accepted abbreviation of such term. The name must not be the same as, deceptively similar to or similar to that of an existing corporate, limited liability company, or limited partnership name on file with the secretary of state. A preliminary check for "name availability" is recommended.

Article 3 -Amendment to Registered Agent/Registered Office

The amendment changes the articles of incorporation to change the article stating the registered agent and the registered office address of the corporation. The article is amended to read as follows:

Registered Agent of the Corporation

(Complete either A or B, but not both. Also complete C.)

A. The registered agent is an organization (cannot be corporation named above) by the name of:

OR

B. The registered agent is an individual resident of the state whose name is set forth below.

First Name	MI	Last Name	Suffix
Brian	S	Young	

Registered Office of the Corporation (Cannot be a P.O. Box.)

C. The business address of the registered agent and the registered office address is:

Street Address	City	State	Zip Code
3020 5th Aveune	Fort Worth	TX	76110

Article 4 – Other Altered, Added, or Deleted Provisions

Other changes or additions to the articles of incorporation may be made in the space provided below. If the space provided is insufficient to meet your needs, you may incorporate the additional text by providing an attachment to this form. Please read the instructions to this form for further information on format.

Text Area (The attached addendum, if any, is incorporated herein by reference.)

Article 5—Date of Adoption

The date of the adoption of the amendment(s) by the shareholders of the corporation, or by the board of directors where no shares have been issued is June 18, 2004

Article 6—Statement of Approval

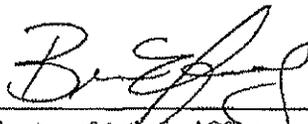
The amendments to the articles of incorporation have been approved in the manner required by the Texas Business Corporation Act and by the constituent documents of the corporation.

Effective Date of Filing

- A. This document will become effective when the document is filed by the secretary of state.
OR
B. This document will become effective at a later date, which is not more than ninety (90) days from the date of its filing by the secretary of state. The delayed effective date is June 21, 2004.

Execution

The undersigned signs this document subject to the penalties imposed by law for the submission of a false or fraudulent document.



Signature of Authorized Officer.

6/18/04

Date

Form 404
(revised 9/03)

Return in Duplicate to:
Secretary of State
P.O. Box 13697
Austin, TX 78711-3697
FAX: 512/463-5709
Filing Fee: \$150



**Articles of Amendment
Pursuant to Article 4.04,
Texas Business
Corporation Act**

This space reserved for office use.

FILED
In the Office of the
Secretary of State of Texas
OCT 07 2004
Corporations Section

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Connect Paging, Inc.

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The amendment changes the articles of incorporation to change the article stating the registered agent and the registered office address of the corporation. The article is amended to read as follows:

Registered Agent of the Corporation

(Complete either A or B, but not both. Also complete C.)

A. The registered agent is an organization (cannot be corporation named above) by the name of:

OR

B. The registered agent is an individual resident of the state whose name is set forth below.

First Name	MI	Last Name	Suffix
Brian	S	Young	

Registered Office of the Corporation (Cannot be a P.O. Box.)

C. The business address of the registered agent and the registered office address is:			
Street Address	City	State	Zip Code
112 E Seminary Dr., Suite B	Fort Worth	TX	76115

Article 4 – Other Altered, Added, or Deleted Provisions

Other changes or additions to the articles of incorporation may be made in the space provided below. If the space provided is insufficient to meet your needs, you may incorporate the additional text by providing an attachment to this form. Please read the instructions to this form for further information on format.

Text Area (The attached addendum, if any, is incorporated herein by reference.)

Article 5—Date of Adoption

The date of the adoption of the amendment(s) by the shareholders of the corporation, or by the board of directors where no shares have been issued is September 30, 2004

Article 6—Statement of Approval

The amendments to the articles of incorporation have been approved in the manner required by the Texas Business Corporation Act and by the constituent documents of the corporation.

Effective Date of Filing

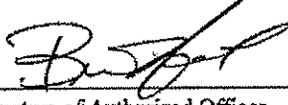
A. This document will become effective when the document is filed by the secretary of state.

OR

B. This document will become effective at a later date, which is not more than ninety (90) days from the date of its filing by the secretary of state. The delayed effective date is October 8, 2004

Execution

The undersigned signs this document subject to the penalties imposed by law for the submission of a false or fraudulent document.



Signature of Authorized Officer

10/5/04

Date



Office of the Secretary of State
Corporations Section
P.O. Box 13697
Austin, Texas 78711-3697

512 - 463 - 5163
In the Office of the
Secretary of State of Texas

MAY 07 2002

Corporations Section

ASSUMED NAME CERTIFICATE FOR FILING WITH THE SECRETARY OF STATE

1. The name of the corporation, limited liability company, limited partnership, or registered limited liability partnership as stated in its articles of incorporation, articles of organization, certificate of limited partnership, application for certificate of authority or comparable document is

Connect Paging, Inc

2. The assumed name under which the business or professional service is or is to be conducted or rendered is

Connect

3. The state, country, or other jurisdiction under the laws of which it was incorporated, organized or associated is

Texas

and the address of its registered or similar office in that jurisdiction is

3832 West Spurgeon Street, Fort Worth, Tx 76133

4. The period, not to exceed 10 years, during which the assumed name will be used is

10 years

5. The entity is a (check one):

A.

Business Corporation

Non-Profit Corporation

Professional Corporation

Professional Association

Limited Liability Company

Limited Partnership

Registered Limited Liability Partnership

B. If the entity is some other type business, professional or other association that is incorporated, please specify below (e.g., bank, savings and loan association, etc.)

6. If the entity is required to maintain a registered office in Texas, the address of the registered office is

3832 West Spurgeon St - Fort Worth, Tx 76133

and the name of its registered agent

at such address is

Brian Young

The address of the principal office (if not the same as the registered office) is

7. If the entity is not required to or does not maintain a registered office in Texas, the office address in Texas is _____

_____ and if the entity is not incorporated, organized or associated under the laws of Texas, the address of its place of business in Texas is _____

_____ and the office address elsewhere is _____

8. The county or counties where business or professional services are being or are to be conducted or rendered under such assumed name are (if applicable, use the designation "ALL," or "ALL EXCEPT")

All

9. The undersigned, if acting in the capacity of an attorney-in-fact of the entity, certifies that the entity has duly authorized the attorney-in-fact in writing to execute this document.

By



Signature of officer, general partner, manager, representative or attorney-in-fact of the entity

NOTE

This form is designed to meet statutory requirements for filing with the secretary of state and is not designed to meet filing requirements on the county level. Filing requirements for assumed name documents to be filed with the county clerk differ. Assumed name documents filed with the county clerk are to be executed and acknowledged by the filing party, which requires that the document be notarized.



Office of the Secretary of State
Corporations Section
P.O. Box 13697
Austin, Texas 78711-3697

FILED
In the Office of the
Secretary of State of Texas

AUG 01 2002

Corporations Section

ASSUMED NAME CERTIFICATE FOR FILING WITH THE SECRETARY OF STATE

1. The name of the corporation, limited liability company, limited partnership, or registered limited liability partnership as stated in its articles of incorporation, articles of organization, certificate of limited partnership, application for certificate of authority or comparable document is

Connect Paging, Inc

2. The assumed name under which the business or professional service is or is to be conducted or rendered is

Get A Phone

3. The state, country, or other jurisdiction under the laws of which it was incorporated, organized or associated is

Texas

and the

address of its registered or similar office in that jurisdiction is

3020 5th Avenue, Fort Worth, TX 76110

4. The period, not to exceed 10 years, during which the assumed name will be used is

10 yrs.

5. The entity is a (check one):

A.

- | | |
|---|---|
| <input checked="" type="checkbox"/> Business Corporation | <input type="checkbox"/> Non-Profit Corporation |
| <input type="checkbox"/> Professional Corporation | <input type="checkbox"/> Professional Association |
| <input type="checkbox"/> Limited Liability Company | <input type="checkbox"/> Limited Partnership |
| <input type="checkbox"/> Registered Limited Liability Partnership | |

B. If the entity is some other type business, professional or other association that is incorporated, please specify below (e.g., bank, savings and loan association, etc.)

N/A

6. If the entity is required to maintain a registered office in Texas, the address of the registered office is

3020 5th Avenue, Fort Worth, TX 76110

and the name of its registered agent

at such address is

Brian Young

The address of the principal office (if not the same as the registered office) is

Same

7. If the entity is not required to or does not maintain a registered office in Texas, the office address in Texas is N/A

and if the entity is not incorporated, organized or associated under the laws of Texas, the address of its place of business in Texas is N/A

and the office address elsewhere is N/A

8. The county or counties where business or professional services are being or are to be conducted or rendered under such assumed name are (if applicable, use the designation "ALL" or "ALL EXCEPT") All of Texas

9. The undersigned, if acting in the capacity of an attorney-in-fact of the entity, certifies that the entity has duly authorized the attorney-in-fact in writing to execute this document.

By [Signature]

Signature of officer, general partner, manager, representative or attorney-in-fact of the entity

NOTE

This form is designed to meet statutory requirements for filing with the secretary of state and is not designed to meet filing requirements on the county level. Filing requirements for assumed name documents to be filed with the county clerk differ. Assumed name documents filed with the county clerk are to be executed and acknowledged by the filing party, which requires that the document be notarized.



Office of the Secretary of State

The undersigned, as Secretary of State of Texas, does hereby certify that the attached is a true and correct copy of each document on file in this office as described below:

New Talk, Inc.
Filing Number: 145848900

Articles of Amendment

April 24, 2008

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on September 30, 2008.



A handwritten signature in black ink, appearing to read "Hope Andrade".

Hope Andrade
Secretary of State

Form 404

Secretary of State
P.O. Box 13697
Austin, TX 78711-3697
FAX: 512/463-5709

Filing Fee: \$150



**Articles of Amendment
Pursuant to Article 4.04
Texas Business Corporation Act**

Filed in the Office of the
Secretary of State of Texas
Filing #: 145848900 04/24/2008
Document #: 213219590004
Image Generated Electronically
for Web Filing

Article 1 - Name

The name of the corporation is:

Connect Paging, Inc.

The filing number issued to the corporation by the secretary of state is: **145848900**

Article 2 - Amended Name

The amendment changes the articles of incorporation to change the article that names the corporation.
The article in the Articles of Incorporation is amended to read as follows:

New Talk, Inc.

A letter of consent, if applicable, is attached.

Article 3 - Statement of Approval

The amendments to the articles of incorporation have been approved in the manner required by the Texas Business Corporation Act and by the constituent documents of the corporation.

Effectiveness of Filing

A. This document becomes effective when the document is filed by the secretary of state.

or

B. This document becomes effective at a later date, which is not more than (90) days from the date of its signing. The delayed effective date is:

Execution

The undersigned signs this document subject to the penalties imposed by law for the submission of a materially false or fraudulent instrument.

Byron Young

Signature of Authorized Officer

FILING OFFICE COPY

Attachment C - Management & Technical Information

See Attached

Byron T. Young

112 East Seminary Drive Suite B Fort Worth, Tx 76115 (817)920-9690

EXPERIENCE

Byron Young has been destined from early in life to be a leader in business. Byron has been actively engaged in telecommunications start-up and building business since age 18, when he founded and led a successful paging company, several clecs, and most recently electricity. Continues to develop all systems to oversee billing, marketing, collections, auditing, distribution, and repair

- 1992-1994 Discount Paging and Cellular
Owner - Partner
Founded business when I was 18. Built Business to annual sales of \$500,000.00 a year in 2 years. Developed storefronts, marketing strategies, billing systems, carrier relationships, and auditing procedures. Built a state of the art paging repair facility from the ground up.
- Paging Express Incorporated
President - CEO, 1994-September 30,1999
Built business from a 1 store to 4 store chain in 2 years, with annual sales of \$800,000. Sold business on September 30, 1999.
- 1996-2001 Express Telecommunications, Inc. d.b.a. Phone America
Founder and President- CEO,
Started company in 1996. Developed marketing, customer service, data merging and data management, provisioning, accounting, back office, carrier agreements, and automation systems procedures. Company had made three acquisitions, which had tripled the size of the company in 1999. Revenues for 1999 were in excess of 2.5 million dollars. The company was merged with Trans National Telecommunications in September, 2001.
- 2001-2004 Extel Enterprises, Inc. d.b.a. Extel
Founder and President- CEO
Founded company with two brothers serving as investors and managers in September of 2001. Developed growth strategies, marketing programs, customer service, data merging, data management, banking, provisioning, accounting, back office, carrier agreements, and automation systems procedures. Revenues were in excess of \$21,000,000 annually. The

customer base was in excess of 18,000 CLEC residential customers. Sold assets to Connect Paging, Inc. dba Get A Phone in April 2004.

2004-2007 NEW TALK, Inc. F.K.A Connect Paging, Inc. dba Get A Phone
President and CEO

With brothers Brandon and Brian Young he converted Connect Paging, Inc., a former paging entity, to a CLEC, adopted an arbitrated ATT CLEC contract, which massively boosted net revenue, and purchased assets of Extel Enterprises, Inc. Connect Paging Inc. then was sold to Cardinal Communications, (formerly Usurf America), a publically traded AMEX traded company In 2004 for 5 million dollars in cash and stock. Byron Young then served on the board of directors of Cardinal Communications, Inc. for 2 years. This Board position adds public company experience and leadership to Byron's growing credentials.

2007-2008 New Talk, Inc. was purchased again from Cardinal Communications by Ambient Ventures, a management repurchase in January, 2007. The company continues to operate as New Talk, Inc. Byron was employed by Cardinal Communications to continue to head New Talk as its President, CEO and Chairman of the Board since the repurchase from Cardinal. Ambient Ventures, LLC has also asked Byron to sit on the Board of Directors of New Talk, Inc. as well as fill the roll of CEO.

2004-2008 Young Energy, LLC
Vice President

Started company in January 2008. As an additional product and revenue stream to market to existing customer base, the Young brothers formed the energy division and entity. Operated from January through May of 2008. Revenues for May alone were \$210,000.00. Strategically exited market by selling customer base in May, 2008. Decided relaunch in October 2008 with new strategic partners including Fulcrum Power and Energycomnetwork. Currently restructuring for relaunch in October and will be one of only 4 companies in Texas to offer true prepaid electricity to a house, apartment, or trailer utilizing a prepaid wireless collar that connects to the utility meter at a consumers home. The device gives 15 minute meter reads, acts as a prepaid switch, and is able to be remotely turn power on or off in less than 20 seconds. This will open up true prepaid power in Texas for the first time.

2008 True Wireless, LLC

Also has recently launched a new strategic LLC alliance with 3 businesses to offer government subsidized lifeline and linkup wireless phones to consumers.

SKILLS

Developer of new Business Opportunities
Financing, Budgeting, and Lender Relations
Operation Management of multiple Business Locations
Leadership, motivation, and creativity

BUSINESS REFERENCES

Simon Bradwell
Web To Cash
San Antonio, TX.
210-601-6118

Pravin Kurishingal
Call Universal
President-CEO
Dallas, Texas
214-677-9824

Mark Rubenstein
Billco
President-CEO
New Jersey
516-770-3275

Dennis Lincoln
Universal Data Services
Davie, Florida
954-252-1606

PERSONAL REFERENCES

Available upon request.

Attachment D ITAC & UTAC Membership Forms

See Attached

MEMBERSHIP APPLICATION AND AGREEMENT
ILLINOIS TELECOMMUNICATIONS ACCESS CORPORATION

Name of Applicant: New Talk, Inc.
Address of Applicant: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115

Name, title, address, and telephone number of responsible individual with applicant to whom communications should be sent:

Byron Young
President & CEO
112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
(682) 561-9592

The applicant hereby applies for membership in the Illinois Telecommunications Access Corporation ("Corporation"), an Illinois not-for-profit corporation. Upon the applicant's execution of this application and submission of this application to the corporation, the corporation will accept and execute this application in the space provided below, and will return an executed copy of this application to the applicant.

In support of its application for membership, the applicant states and agrees as follows:

1. Applicant is a telecommunications carrier providing local service as defined in the Illinois Public Utilities Act ("PUA").
2. Applicant agrees that it will be subject to, and have those rights and obligations set forth in, the By-laws of the corporation as adopted by the corporation's board of directors and approved by the Illinois Commerce Commission ("Commission"), as now in effect and as amended from time to time in the future.
3. Applicant acknowledges that the corporation is subject to the continuing supervision of and regulation by the Commission, and that the rights and obligations of each member may change as a result of this supervision and regulation.
4. To the extent from time to time approved by the Commission, the applicant delegates to the corporation authority to make such actions on behalf of the applicant as shall be necessary for the applicant to comply with its obligations under Section 13-703 of the PUA.
5. Applicant agrees to pay such portions of the monies collected by or on behalf of the applicant under and pursuant to Section 13-703 of the PUA (including income therefrom and appreciation thereon) as the Commission may from time to time order or as the corporation may from time to time request in accordance with orders of the Commission.

Dated: 9/22/08

By: 

Title: President & CEO

SPACE BELOW TO BE COMPLETED BY ITAC ONLY

Acceptance: The above application and agreement is hereby accepted and the applicant is hereby accepted for membership in the corporation.

Date: _____

Illinois Telecommunications Access Corporation

By: _____

Title: _____

MEMBERSHIP APPLICATION AND AGREEMENT
UNIVERSAL TELEPHONE ASSISTANCE CORPORATION

Name of Applicant: New Talk, Inc.
Address of Applicant: 112 East Seminary Drive, Suite B
Fort Worth, Texas 76115

Name, title, address, and telephone number of responsible individual with applicant to whom communications should be sent:

Byron Young
President & CEO
112 East Seminary Drive, Suite B
Fort Worth, Texas 76115
(682) 561-9592

The applicant hereby applies for membership in the Universal Telephone Assistance Corporation ("Corporation"), an Illinois not-for-profit corporation. Upon the applicant's execution of this application and submission of this application to the Corporation, the Corporation will accept and execute this application in the space provided below, and will return an executed copy of this application to the applicant.

In support of its application for membership, the applicant states and agrees as follows:

1. Applicant is a telecommunications carrier providing local service as defined in the Illinois Public Utilities Act ("PUA").
2. Applicant agrees that it will be subject to, and have those rights and obligations set forth in, the By-laws of the corporation as adopted by the Corporation's board of directors and approved by the Illinois Commerce Commission ("Commission"), as now in effect and as amended from time to time in the future.
3. Applicant acknowledges that the corporation is subject to the continuing supervision of and regulation by the Commission, and that the rights and obligations of each member may change as a result of this supervision and regulation.
4. To the extent from time to time approved by the Commission, the applicant delegates to the corporation authority to make such actions on behalf of the applicant as shall be necessary for the applicant to comply with its obligations under Section 13-301.1 of the PUA.
5. Applicant agrees to pay such portions of the monies collected by or on behalf of the applicant under and pursuant to Section 13-301.1 of the PUA (including income therefrom and appreciation thereon) as the Commission may from time to time order or as the corporation may from time to time request in accordance with orders of the Commission.

Dated: September 22, 2008

By: _____

Title: President & CEO

SPACE BELOW TO BE COMPLETED BY UTAC ONLY

Acceptance: The above application and agreement is hereby accepted and the applicant is hereby accepted for membership in the corporation.

Date: _____

Universal Telephone Assistance Corporation

By: _____

Title: _____

Attachment E - Financial Information

See Attached

Attachment F – Chart of Accounts

New Talk, Inc.

Chart of Accounts

All Posting Accounts

Account #	Account Description	Account Type	Sub Type
1.000	OUT-OF-BALANCE ERROR	Current Assets	
10100.000	Petty Cash	Current Asset-Cash	Cash
10150.000	Cash on Hand	Current Asset-Cash	Cash
10200.000	Operating -	Current Asset-Cash	Cash
10201.000	Checking -	Current Asset-Cash	Cash
10300.000	Payroll Checking Account	Current Asset-Cash	Cash
10400.000	Cash Clearing	Current Asset-Cash	Cash
10410.000	Credit Card Clearing Account	Current Asset-Cash	Cash
10500.000	Certificate of Deposit	Current Asset-Cash	Cash
12100.000	Accounts Receivable	Current Assets	A/R
12150.000	Acct Receivable other	Current Assets	A/R
12200.000	Accts Receivable - Outsourced	Current Assets	A/R
13200.000	Contracts Receivable	Current Assets	A/R
13300.000	A/R Accruals	Current Assets	A/R
13400.000	Allowance for Bad Debt	Current Assets	A/R
16400.000	Other Receivables	Current Assets	
16500.000	Notes Receivable-S/T	Current Assets	
16700.000	Interest Receivable	Current Assets	
16800.000	Employee Advances	Current Assets	
16900.000	Travel Advances	Current Assets	
17100.000	Inventory	Current Assets	Inv
18100.000	Prepaid Expenses	Current Assets	
18200.000	Prepaid Rent	Current Assets	
18300.000	Prepaid Interest	Current Assets	
18400.000	Prepaid Insurance	Current Assets	
18500.000	Prepaid Consulting	Current Assets	
18600.000	Prepaid Marketing	Current Assets	
18700.000	Prepaid Service Contracts	Current Assets	
18800.000	Prepaid Taxes	Current Assets	
18900.000	Prepaid Circuits	Current Assets	
19100.000	Deposits on Leases	Current Assets	
19200.000	Deposits with ILECS	Current Assets	
19300.000	Other Deposits	Current Assets	
19800.000	Other Current Assets	Current Assets	
20020.000	Furniture and Fixtures	Fixed Assets	
20030.000	Accum. Depreciation - Furniture	Fixed Assets	
20060.000	Equipment	Fixed Assets	
20070.000	Accum. Depreciation - Equipment	Fixed Assets	
20100.000	Office Equipment	Fixed Assets	
20110.000	Accum. Depreciation - Office Equip	Fixed Assets	
20140.000	Equipment-Computer	Fixed Assets	
20150.000	Accum. Depr. - Comp. Equip.	Fixed Assets	
20180.000	Software	Fixed Assets	
20181.000	Accum Deprec. Software	Fixed Assets	
20220.000	Vehicles	Fixed Assets	
20230.000	Accum. Deprn. - Vehicles	Fixed Assets	
22020.000	Plant & Equip	Fixed Assets	
22021.000	Accum. Deprec.	Fixed Assets	
22060.000	Plant & Equip -	Fixed Assets	
22070.000	Accum. Deprec -	Fixed Assets	
22100.000	Plant & Equip -	Fixed Assets	

22110.000	Accum. Deprec -	Fixed Assets
22140.000	Plant & Equip -	Fixed Assets
22660.000	Other Depreciable Property	Fixed Assets
22670.000	Accum. Depreciation - Other	Fixed Assets
25210.000	Customer List	Other Assets
25211.000	Accum. Amort. Customer List	Other Assets
25240.000	Intangibles	Other Assets
25241.000	Accum. Amort. - Intangibles	Other Assets
26050.000	Note Receivable-L/T	Other Assets
26060.000	Notes Receivable - Officers	Other Assets
26180.000	Deferred Taxes	Other Assets
26190.000	Intercompany Transactions	Other Assets
26191.000	Intercompany	Other Assets
26200.000	Other Noncurrent Assets	Other Assets
30100.000	Accounts Payable	Current Liab.
30150.000	Accts Payable Conversion	Current Liab.
30200.000	Accrued Liabilities	Current Liab.
30250.000	Accrued Consulting Expense	Current Liab.
30300.000	Accrued Circuit Costs	Current Liab.
30400.000	Accrued Rent Liability	Current Liab.
30500.000	Payable - Other	Current Liab.
30600.000	Customer Deposits	Current Liab.
30700.000	Customer Overpayments	Current Liab.
30800.000	Unidentified Receipts	Current Liab.
32010.000	Salaries Payable	Current Liab.
32020.000	Wages Payable	Current Liab.
32030.000	Deductions Payable	Current Liab.
32040.000	Commissions Payable	Current Liab.
32050.000	Prepaid Med Premium - Emp	Current Liab.
32060.000	Accrued PTO	Current Liab.
32070.000	Employee Benefits Payable	Current Liab.
32100.000	Medical Reimbursement	Current Liab.
32110.000	Accrued Workers Comp	Current Liab.
33100.000	Payroll Taxes Payable	Current Liab.
33200.000	Federal Withholding	Current Liab.
33300.000	FICA Withholding	Current Liab.
33400.000	FICA Employer	Current Liab.
33500.000	Federal Unemployment - FUTA	Current Liab.
33600.000	State Payroll Taxes Payable	Current Liab.
33700.000	State Unemployment - SUTA	Current Liab.
33800.000	Local Payroll Taxes	Current Liab.
34010.000	Sales Tax Payable	Current Liab.
34190.000	Accrued Use Tax Payable	Current Liab.
34200.000	Accrued 911 Tax Payable	Current Liab.
35100.000	Income Taxes Payable	Current Liab.
35200.000	Accrued Property Tax	Current Liab.
35300.000	Other Taxes Payable	Current Liab.
36010.000	Notes Payable - S/T	Current Liab.
36020.000	Current Long-Term Debt	Current Liab.
36030.000	Loans from Officers/Directors	Current Liab.
36510.000	Intercompany Payables	Current Liab.
36770.000	Suspense-Clearing Account	Current Liab.
36780.000	Other Current Liabilities	Current Liab.
37010.000	Note Payable - L/T	Long-Term Liab.
37800.000	Other Long-Term Liabilities	Long-Term Liab.
40000.000	Beginning Balance Equity	Equity
40100.000	Common Stock	Equity
40200.000	Preferred Stock	Equity
40210.000	Preferred Stock Series B	Equity
40215.000	Common Stock	Equity
40220.000	Treasury Stock	Equity
40300.000	Additional Paid in Capital	Equity
40400.000	Deferred Consulting	Equity

40600.000	Unrealized Gain or Loss	Equity
41000.000	Member Capital	Equity
43000.000	Dividends	Equity
49000.000	Retained Earnings	Retained Earnings
50100.000	Service Fees	Sales
54000.000	Telephone Sales	Sales
54600.000	Telephone - One Time Sales	Sales
58600.000	Prepaid Card Sales	Sales
59100.000	Sales Adjustments	Sales Adjustments
60100.000	ISP Costs	Cost of Goods Sold
61200.000	Cost of Goods	Cost of Goods Sold
63800.000	Cost of Sales-Salaries and Wag	Cost of Goods Sold
64100.000	Insurance Benefit	Cost of Goods Sold
64200.000	Contract Labor	Cost of Goods Sold
64400.000	Purchase Returns and Allowance	Cost of Goods Sold
64500.000	Purchase Discounts	Cost of Goods Sold
70100.000	Salaries & Wages	Expenses
70200.000	Wages - Overtime	Expenses
70300.000	P/R Processing Expense	Expenses
70400.000	Accrued Salaries	Expenses
70500.000	Commissions	Expenses
70600.000	Bonuses	Expenses
70650.000	Payroll Tax Expense Combined	Expenses
70700.000	FICA Expense - Employer	Expenses
70800.000	FUTA Unemployment Tax	Expenses
70900.000	Workers' Comp. Insurance	Expenses
71000.000	Employer Portion of Payroll Taxes	Expenses
71100.000	Payroll Processing Fees	Expenses
71200.000	Employee Benefits	Expenses
71400.000	Health Insurance	Expenses
71500.000	Life Insurance	Expenses
72200.000	Advertising & Marketing	Expenses
72220.000	Marketing Design	Expenses
72300.000	Printing/Reproduction	Expenses
72400.000	Broadcast Ads	Expenses
72500.000	Marketing Materials	Expenses
72900.000	Consulting Expense	Expenses
73000.000	Professional Fees	Expenses
73100.000	Contract Labor	Expenses
73200.000	Commitment Fees	Expenses
73300.000	Directors Fees	Expenses
73400.000	Legal & Accounting	Expenses
73450.000	Not in Use	Expenses
73500.000	Audit Fees	Expenses
73600.000	Rent Expense	Expenses
73900.000	Moving Expense	Expenses
74000.000	Office Supplies	Expenses
74100.000	Office Expense	Expenses
74200.000	Office Phones	Expenses
74300.000	Long Distance	Expenses
74400.000	Cell Phone Service	Expenses
74700.000	Repair & Maintenance	Expenses
74800.000	Hardware Maintenance	Expenses
74900.000	Software Maintenance	Expenses
75000.000	Supplies, Equipment	Expenses
75100.000	Equipment Rental	Expenses
75200.000	Software Expense	Expenses
75210.000	Software Fees	Expenses
75300.000	Hardware Expense	Expenses
75400.000	Web Design Expense	Expenses
75500.000	Network Expense	Expenses
75700.000	Recruiting Expense	Expenses
75800.000	Dues and Subscriptions	Expenses

75900.000	Permits & Licenses	Expenses
76000.000	Penalties and Fines Exp	Expenses
76100.000	Filing Fees	Expenses
76300.000	Travel Expense	Expenses
76400.000	Mileage Expense	Expenses
76500.000	Meals	Expenses
76600.000	Entertainment Expense	Expenses
76700.000	Lodging Expense	Expenses
76800.000	Utilities	Expenses
76900.000	Vehicle Leases	Expenses
77000.000	Vehicle Expense	Expenses
77100.000	Freight & Postage	Expenses
77200.000	Employee Activities	Expenses
77400.000	Bad Debt Expense	Expenses
77600.000	Bank Charges	Expenses
77700.000	Credit Card Fees	Expenses
77800.000	Cash Over and Short	Expenses
77900.000	Insurance & Taxes	Expenses
78000.000	Insurance - Business	Expenses
78100.000	Insurance - Vehicles	Expenses
78300.000	Purchase Disc-Expense Items	Expenses
78400.000	Expense Clearing Account	Expenses
78500.000	Customer Care & Support	Expenses
78600.000	Property Tax	Expenses
78700.000	Other Tax	Expenses
79100.000	Public Relations	Expenses
79750.000	Depreciation Expense	Expenses
79800.000	Amortization Expense	Expenses
80300.000	Other Income	Other Inc./Exp.
80400.000	Interest Expense	Other Inc./Exp.
80410.000	Accreted Interest Expense	Other Inc./Exp.
80500.000	Finance Charges	Other Inc./Exp.
80550.000	Legal Settlement Expense	Other Inc./Exp.
80600.000	Late Fees	Other Inc./Exp.
80700.000	Gifts Expense	Other Inc./Exp.
80800.000	Charitable Contributions	Other Inc./Exp.
80900.000	Other Expense	Other Inc./Exp.
81100.000	Extra Ordinary Items	Other Inc./Exp.
81110.000	Acquisition Expense	Other Inc./Exp.
89100.000	Federal Income Tax	Income Tax Exp.
89200.000	State Income Tax	Income Tax Exp.