

Lance J.M. Steinhart, P.C.

Attorney At Law
1725 Windward Concourse
Suite 150
Alpharetta, Georgia 30005

Also Admitted in New York
and Maryland

Telephone: (770) 232-9200
Facsimile: (770) 232-9208
Email: lsteinhart@telecomcounsel.com

July 18, 2012

VIA ECFS

Marlene H. Dortch, Secretary
Federal Communications Commission
445 12th Street
Washington, D.C. 20554

Re: EZ REACH MOBILE, LLC
Compliance Plan
WC Docket No. 09-197 & WC Docket No. 11-42

Dear Ms. Dortch:

Pursuant to the Federal Communications Commission Order *In the Matter of Lifeline and Link Up Reform and Modernization* released February 6, 2012, attached please find EZ REACH MOBILE, LLC's ("EZ Reach") Amended Compliance Plan, which incorporates the following updates:

1. Amended Lifeline Certification Form (Exhibit A)
2. Amended enrollment detail (pages 8-9)
3. Clarification that EZ Reach will resell the services of Sprint via a third-party agreement (pages 19-20)
4. Additional information on financial capability (page 20 and Exhibit F)
5. Clarification on management personnel (footnote 57 and Exhibit D)

Please be advised that Exhibit F is CONFIDENTIAL and PROPRIETARY.

If you have any questions or if I may provide you with additional information, please do not hesitate to contact me. Thank you for your assistance.

Respectfully submitted,

/s/ Lance J.M. Steinhart

Lance J.M. Steinhart
Attorney for EZ REACH MOBILE, LLC

Attachments

cc: Rachelle Copeland

**Before the
Federal Communications Commission
Washington, D.C. 20554**

In the Matter of the)
)
Telecommunications Carriers Eligible for) WC Docket No. 09-197
Universal Service Support)
) WC Docket No. 11-42
Lifeline and Link Up Reform and Modernization)
)
EZ REACH MOBILE, LLC)
Compliance Plan)

EZ REACH MOBILE, LLC'S AMENDED COMPLIANCE PLAN

Lance J.M. Steinhart
Lance J.M. Steinhart, P.C.
1725 Windward Concourse, Suite 150
Alpharetta, Georgia 30005
(770) 232-9200 (Phone)
(770) 232-9208 (Fax)
E-Mail: lsteinhart@telecomcounsel.com

Attorney for EZ REACH MOBILE, LLC

July 18, 2012

TABLE OF CONTENTS

I.	INTRODUCTION	1
II.	BACKGROUND	2
III.	EZ REACH WILL COMPLY WITH THE REQUIREMENTS SET FORTH IN THE ORDER	3
A.	Access to 911 and E911 Services.....	3
B.	E911-Compliant Handsets	3
C.	Consumer Eligibility and Enrollment	4
1.	One-Per-Household.....	4
2.	Initial and Annual Certification	6
3.	Annual Re-Certification.....	11
D.	Other Reforms to Eliminate Waste, Fraud and Abuse.....	12
1.	National Lifeline Accountability Database.....	14
2.	Subscriber Usage	14
3.	Marketing & Outreach	15
4.	Audits.....	16
E.	De-Enrollment.....	17
F.	Additional Rule Amendments.....	18
1.	Terms and Conditions of Service.....	18
2.	Reporting Requirements	18
3.	Reimbursement from USAC.....	19
4.	Section 54.202 Certifications.....	19
IV.	COMPANY INFORMATION.....	19
A.	Names and Identifiers	20
B.	Financial and Technical Capability	20
C.	Lifeline Offering.....	21
V.	CONCLUSION.....	22

TABLE OF EXHIBITS

	<u>Exhibit</u>
Sample Lifeline Certification Form.....	A
Sample Advertisement.....	B
Lifeline Terms and Conditions	C
Key Management Resumes.....	D
Proposed Lifeline Rate Plans	E
CONFIDENTIAL Financial Information	F

**Before the
Federal Communications Commission
Washington, D.C. 20554**

In the Matter of the)	
)	
Telecommunications Carriers Eligible for)	WC Docket No. 09-197
Universal Service Support)	
)	WC Docket No. 11-42
Lifeline and Link Up Reform and Modernization)	
)	
EZ REACH MOBILE, LLC)	
Compliance Plan)	

EZ REACH MOBILE, LLC’S AMENDED COMPLIANCE PLAN

I. INTRODUCTION

EZ REACH MOBILE, LLC (“EZ Reach” or the “Company”) is a prepaid wireless telecommunications carrier seeking designation as an Eligible Telecommunications Carrier (“ETC”) solely for the purpose of participating in the Lifeline program. Although Section 214(e)(1)(A) of the Act requires an ETC to offer USF-supported services to some extent over its own facilities, the Federal Communications Commission (“FCC” or “Commission”) has forbore from that requirement for carriers that are, or seek to become, Lifeline-only ETCs.¹ EZ Reach will avail itself of the FCC’s conditional grant of forbearance and, by its attorney, hereby files its Amended Compliance Plan outlining the measures it will take to implement the conditions of forbearance

¹ *In the Matter of Lifeline and Link Up Reform and Modernization, Lifeline and Link Up, Federal-State Joint Board on Universal Service, Advancing Broadband Availability Through Digital Literacy Training*, WC Docket No. 11-42, WC Docket No. 03-109, CC Docket No. 96-45, WC Docket No. 12-23, Report and Order and Further Notice of Proposed Rulemaking, FCC 12-11 (rel. Feb. 6, 2012) (“*Order*”).

outlined in the *Order*.² For the Commission's convenience, this Amended Compliance Plan replaces, in its entirety, the Compliance Plan as originally filed on May 1, 2012. Given the severe economic environment that is forcing many low-income customers to forego wireless service, EZ Reach respectfully requests expeditious approval of this plan so that the Company, upon designation as an ETC, may quickly deploy much-needed Lifeline services to qualified low-income customers.

II. BACKGROUND

In the *Order*, the Commission granted forbearance from the "own-facilities" requirement contained in Section 214(e)(1)(A) for carriers that are, or seek to become, Lifeline-only ETCs, subject to the following conditions:³

(1) the carrier must comply with certain 911 requirements [(a) providing its Lifeline subscribers with 911 and E911 access, regardless of activation status and availability of minutes; (b) providing its Lifeline subscribers with E911-compliant handsets and replacing, at no additional charge to the subscriber, noncompliant handsets of Lifeline-eligible subscribers who obtain Lifeline-supported services; and (c) complying with conditions (a) and (b) starting on the effective date of this Order]; and

(2) the carrier must file, and the Bureau must approve, a compliance plan that: (a) outlines the measures the carrier will take to implement the obligations contained in this Order, including but not limited to the procedures the ETC follows in enrolling a subscriber in Lifeline and submitting for reimbursement for that subscriber from the Fund, materials related to initial and ongoing certifications and sample marketing materials, as well as further safeguards against waste, fraud and abuse the Bureau may deem necessary; and (b) provides a detailed description of how the carrier offers service, the geographic areas in which it offers service, and a description of the carrier's various Lifeline service plan offerings, including subscriber rates, number of minutes included and types of plans available.

² Although the Company qualifies for and seeks to avail itself of the Commission's grant of forbearance from the facilities requirement of section 214(e)(1)(A), the Company reserves the right to demonstrate to a state public utilities commission that it provides service using its own facilities in a state, particularly for purposes of state universal service funding under state program rules and requirements. EZ Reach will follow the requirements of the FCC's Lifeline rules and this Compliance Plan in all states in which it provides Lifeline service and receives reimbursements from the federal Low-Income fund.

³ See *Order* at ¶¶ 368, 373 and 379.

III. EZ REACH WILL COMPLY WITH THE REQUIREMENTS SET FORTH IN THE ORDER

EZ Reach will comply with all conditions set forth in the *Order*, the provision of this Compliance Plan, and all laws and regulations governing its provision of Lifeline-supported prepaid wireless service to customers throughout the United States.⁴

A. Access to 911 and E911 Services

In the *Order*, the Commission requires EZ Reach to provide its Lifeline customers with access to 911 and E911 services, regardless of activation status and availability of minutes.⁵ The Commission and consumers are hereby assured that all EZ Reach customers will have available access to emergency calling services at the time that Lifeline service is initiated, and that such 911 and E911 access will be available from EZ Reach handsets even if the account associated with the handset has no minutes remaining.

B. E911-Compliant Handsets

The Commission also conditioned its grant of forbearance determination on EZ Reach providing only E911-compliant handsets to its Lifeline customers.⁶ EZ Reach will ensure that all handsets used in connection with the Company's Lifeline service offering are E911-compliant. In the event that an existing EZ Reach customer does not have an E911-compliant handset, the Company will replace it with a 911/E911-compliant handset at no charge to the customer. Any new customer that qualifies for and enrolls in the Lifeline program is assured of receiving a 911/E911-compliant handset as well.

⁴ To the extent that future changes in federal regulations render the commitments herein invalid, the Company reserves the right to modify its operations in accordance with federal regulations in effect at that time.

⁵ See *Order* at ¶ 373.

⁶ See *id.*

C. Consumer Eligibility and Enrollment

EZ Reach will certify and verify consumer eligibility for Lifeline in accordance with the requirements set forth in the *Order*. In instances where a state agency or third-party administrator is responsible for the initial determination and annual recertification of consumer eligibility, EZ Reach will rely on the state identification or database.⁷ In instances where EZ Reach is responsible for the initial determination and annual recertification of consumer eligibility, the Company will follow the procedures set forth below.

1. One-Per-Household

EZ Reach understands that Lifeline is limited to a single subscription per household, and that the Commission has defined household as “any individual or group of individuals who are living together at the same address as one economic unit.”⁸ Upon receiving an application for Lifeline support, EZ Reach will check the National Lifeline Accountability Database (“NLAD”), once in place, to determine whether an individual at the applicant’s residential address is currently receiving Lifeline-supported service. EZ Reach will also search its own internal database of active customers, real-time, pre-sale, to ensure that it does not already provide Lifeline-supported service to someone at that residential address. If EZ Reach determines that an individual at the applicant’s address is currently receiving Lifeline-supported service, EZ Reach will take an additional step to ensure that the applicant and the current subscriber are part of different households. To enable applicants to make this demonstration, EZ Reach will require applicants to complete and submit to the Company USAC’s one-per-household template.⁹ EZ Reach will deny the Lifeline application of any individual residing at the same address as a current Lifeline subscriber who is part of the same household, and will advise the applicant of the basis for

⁷ See *Order* at ¶ 98.

⁸ See *Order* at ¶ 74.

⁹ See *Order* at ¶ 78.

the denial.

On its certification forms, a draft sample of which is attached,¹⁰ EZ Reach will obtain a consumer's permanent residential address (which cannot be a P.O. Box or General Delivery address), unless they only have a temporary address, and a billing address for the service, if different (which may include a P.O. Box or General Delivery address).¹¹ EZ Reach will inquire on its certification forms whether or not the applicant's address is a temporary one.¹² If and when the 90-day recertification of temporary addresses requirement is approved, EZ Reach will notify the consumer that if they have a temporary address, the Company will contact the consumer every 90 days, by phone or text, to verify that he or she continues to rely on that address, and that if the consumer fails to respond within 30 days of EZ Reach's attempt to verify the temporary address, he or she will be de-enrolled from the Lifeline program.¹³ Also on its certification forms, EZ Reach will explain that if the subscriber moves, they must provide their new address to the Company within 30 days of moving.¹⁴ If the subscriber has moved, EZ Reach will update the NLAD, once in place, with the information within 10 business days of receipt of the information.¹⁵

As detailed below, EZ Reach's certification form will clearly explain the one-per-household requirement and all consumers must certify that they receive Lifeline support for a single subscription per household.

¹⁰ See Exhibit A. The draft form remains subject to change, but substantially reflects the content of the Company's application.

¹¹ See Order at ¶ 85.

¹² See Order at ¶ 89.

¹³ See *id.* As of the date of filing of this Compliance Plan, this requirement has not been approved pursuant to the Paperwork Reduction Act.

¹⁴ See Order at ¶ 85.

¹⁵ See *id.*

2. Initial and Annual Certification

Consumers will be signed up in person or directed, via company literature, collateral or advertising, to a toll-free telephone number and to the Company website, which will provide information regarding the Company's Lifeline service plans, including a detailed description of the program and state-specific eligibility criteria. EZ Reach's application form will identify that it is a "Lifeline" application. EZ Reach will provide Lifeline-specific training to all personnel, whether employees, agents or representatives, that interact with actual or prospective consumers with respect to obtaining, changing or terminating Lifeline services.

EZ Reach's initial and annual certification forms will conform to the list of requirements provided in the *Order*, Appendix C and with C.F.R. § 54.410(d), as amended. EZ Reach's Lifeline certification forms, a draft sample of which is attached as Exhibit A, will require each prospective subscriber to provide the following information:

- (i) The subscriber's full name;
- (ii) The subscriber's full residential address;
- (iii) Whether the subscriber's residential address is permanent or temporary;
- (iv) The subscriber's billing address, if different from the subscriber's residential address;
- (v) The subscriber's date of birth;
- (vi) The last four digits of the subscriber's social security number, or the subscriber's Tribal identification number, if the subscriber is a member of a Tribal nation and does not have a social security number;
- (vii) If the subscriber is seeking to qualify for Lifeline under the program-based criteria, as set forth in § 54.409, the name of the qualifying assistance program from which the subscriber, his or her dependents, or his or her household receives benefits; and
- (viii) If the subscriber is seeking to qualify for Lifeline under the income-based criterion, as set forth in § 54.409, the number of individuals in his or her household.

The certification forms will also explain in clear, easily understandable language that:

- (i) Lifeline is a federal benefit;
- (ii) Lifeline service is available for only one line per household;
- (iii) a household is defined, for purposes of the Lifeline program, as any individual or group of individuals who live together at the same address and share income and expenses;
- (iv) households are not permitted to receive benefits from multiple providers;

- (v) that violation of the one-per-household requirement would constitute a violation of the Commission's rules and would result in the consumer's de-enrollment from the program, and potentially, prosecution by the United States government; and
- (vi) a Lifeline subscriber may not transfer his or her service to any other individual, including another eligible low-income consumer.

EZ Reach will require all consumers, at sign up and annually thereafter, to certify under penalty of perjury that:

- (i) The subscriber meets the income-based or program-based eligibility criteria for receiving Lifeline, provided in § 54.409;
- (ii) The subscriber will notify the carrier within 30 days if for any reason he or she no longer satisfies the criteria for receiving Lifeline including, as relevant, if the subscriber no longer meets the income-based or program-based criteria for receiving Lifeline support, the subscriber is receiving more than one Lifeline benefit, or another member of the subscriber's household is receiving a Lifeline benefit.
- (iii) If the subscriber is seeking to qualify for Lifeline as an eligible resident of Tribal lands, he or she lives on Tribal lands, as defined in 54.400(e);
- (iv) If the subscriber moves to a new address, he or she will provide that new address to the eligible telecommunications carrier within 30 days;
- (v) If the subscriber provided a temporary residential address, he or she will be required to verify his or her temporary residential address every 90 days;
- (vi) The subscriber's household will receive only one Lifeline service and, to the best of his or her knowledge, the subscriber's household is not already receiving a Lifeline service;
- (vii) The information contained in the subscriber's certification form is true and correct to the best of his or her knowledge,
- (viii) The subscriber acknowledges that providing false or fraudulent information to receive Lifeline benefits is punishable by law; and
- (ix) The subscriber acknowledges that the subscriber may be required to re-certify his or her continued eligibility for Lifeline at any time, and the subscriber's failure to re-certify as to his or her continued eligibility will result in de-enrollment and the termination of the subscriber's Lifeline benefits pursuant to § 54.405(e)(4).

Applicants will also be required to initial a number of disclosure statements intended to ensure that the applicant understands applicable eligibility requirements. Consumers who do not complete the application process in person must return the signed application and support documentation to the Company by mail, fax, email or other electronic transmission. The Company will accept electronic signatures, including Interactive Voice Response (IVR) recordings, that meet the requirements of the Electronic Signatures in Global and National Commerce Act, 15 USC

7001-7006.¹⁶

Enrollment in person. The Company intends to enroll Lifeline applicants exclusively in person at community events.¹⁷ EZ Reach will seek to hold events in locations frequented by Lifeline-eligible consumers. A Company event may consist of, for example, several agents driving to a low-income apartment complex and setting up an enrollment post outside of the Company van, with Company signage on the van and on sign posts set up around the van. The Company is held responsible for the work of the agents, and EZ Reach employees provide training to the agents ahead of time. If and when a line forms, agents will also be available to educate prospects in line on the Lifeline program and its requirements, including the one-per-household limitation, what constitutes eligibility and what documentation is necessary for enrollment. Agents will clearly communicate the one-per-household requirement and the penalties that may result from providing false or fraudulent information.

When a prospective customer applies at an event, Company employees, agents or representatives (“personnel”) will assist the customer in filling out an electronic application form on a Company computer or tablet, will ask to see a government issued ID, and will validate the address via a USPS/Melissa Database and simultaneously input the name/address combination into CGM, LLC’s aggregate duplicate database (see section III.D below) to confirm that the applicant is not already receiving a Lifeline subsidy from EZ Reach or any other CGM client that has agreed to share their data.¹⁸ If the customer indicates on the application form that their address is a multi-household residence, personnel will require the applicant to complete USAC’s one-per-household

¹⁶ *See Order* at ¶ 168.

¹⁷ EZ Reach does not intend to enroll customers via retail locations. However, if in the future EZ Reach decides to enroll customers at retail locations, the enrollment process will mirror the process described for events.

¹⁸ The Company will cease to use CGM’s aggregate duplicates database once the NLAD is available.

template as well. In cases where an eligibility database exists, personnel will query the database to determine eligibility. In states where eligibility databases are not available, the applicant is required to provide proof of participation in one of the Lifeline eligible programs or proof that their annual household income is at or below 135% of the federal poverty guidelines. EZ Reach's Lifeline application contains an "Office Use Only" section, which must be completely filled out and signed by Company personnel in order to record a description about the specific documentation reviewed as part of the eligibility verification process, including type of documentation (i.e. Food Stamps) and a unique identifier (last 3 digits of document ID). Eligibility documents are returned to the customer after review. Finally, EZ Reach personnel will verbally review all certifications and disclosures with the applicant before they sign the application form, making sure the applicant verbally acknowledges each required certification before moving on to the next. Upon successful completion of the certification process, eligible customers are able to choose a service plan and receive their free phone in person. In instances where eligibility databases cannot be accessed in real-time, EZ Reach will mail the phone to eligible customers once verification of eligibility is complete. The customer's account is then activated upon the customer's personal initiation or actual use of the phone. Customers will be instructed to call the Company in order to activate their account; this activation call will capture via IVR the customer's name and last four digits of SSN in order to verify that the person activating the phone is the intended recipient.

EZ Reach will determine eligibility utilizing the income and program criteria currently utilized by federal default states (47 C.F.R. § 54.409(a),(b)), as well as any additional state-specific criteria. Prior to enrolling a new subscriber, EZ Reach will check the eligibility of low-income consumers first by accessing state or federal social services electronic eligibility databases,

where available.¹⁹ If a database is used to establish eligibility, EZ Reach will not require documentation of the consumer's participation in a qualifying federal program; instead, EZ Reach or its representative will note in its records a description of what specific data was relied upon to confirm the consumer's initial eligibility for Lifeline.²⁰ However, in states where there is no state administrator, the state commission or other state agency is not making eligibility determinations, and there is no automated means for EZ Reach to check electronic databases for eligibility, EZ Reach will review documentation to determine eligibility for new subscribers until such time as a qualifying eligibility database is available.²¹ EZ Reach will require acceptable documentation both for income eligibility and for program eligibility. The Company will not retain copies of the documentation but rather will establish policies and procedures to review such documentation and keep accurate records detailing how the consumer demonstrated his or her eligibility.²² EZ Reach understands that it may permit agents or representatives to review documentation of consumer program eligibility for Lifeline, and in such cases EZ Reach remains liable for ensuring the agent or representative's compliance with the Lifeline program rules.²³

EZ Reach will provide employees, agents, and representatives with training designed to give them an understanding of Lifeline program requirements and permit them to review customer documentation and determine whether it is sufficient to establish a customer's eligibility to participate in the Lifeline program under the Commission's rules. No Company employee, agent, or representative may accept a Lifeline application unless he or she has first completed this training program and demonstrated an understanding of the underlying material. Among other things, the Lifeline program training will discuss the Company's Lifeline application form (see Exhibit A) on a

¹⁹ See Order at ¶ 97.

²⁰ See Order at ¶ 98.

²¹ See Order at ¶ 99.

²² See Order at ¶ 101.

²³ See Order at ¶ 110.

section-by-section basis. The training will explain what sections of the form must be completed by the customer and will review the form disclosures in detail, to facilitate the ability of employees, agents, and representatives to explain each item contained therein and answer any customer questions.

3. Annual Re-Certification

EZ Reach understands that it must re-certify the eligibility of its entire Lifeline subscriber base as of June 1, 2012 by the end of 2012 and report the results to USAC by January 31, 2013, and the Company may elect to perform this re-certification on a rolling basis throughout the year.²⁴ EZ Reach does not have any existing Lifeline customers, and therefore will have no results to report to USAC for the January 31, 2013 deadline. EZ Reach will, however, re-certify the continued eligibility of all of its new subscribers on an annual basis going forward by contacting them—either in person, in writing, by phone, by text message, by email, or otherwise through the Internet—to confirm their continued eligibility.²⁵ The re-certification notice will explain the actions the customer must take to retain Lifeline benefits, when Lifeline benefits may be terminated, and how to contact the Company. EZ Reach will obtain a signed certification from the subscriber that meets the certification requirements of 47 C.F.R. § 54.410(d), as amended, as detailed in section C.2 above. The Company will provide written notice of impending service termination to subscribers who do not respond to the annual re-certification within 30 days. EZ Reach understands that such certifications may be obtained through a written format, an IVR system, or a text message, and will use one or more of such options for its certifications.²⁶

Alternatively, where a database containing consumer eligibility data is available, EZ

²⁴ See *Order* at ¶ 130.

²⁵ See *id.*

²⁶ See *Order* at ¶ 132.

Reach (or state agency or third-party, where applicable) will instead query the database and maintain a record of what specific data was used to re-certify eligibility and the date of re-certification. If a subscriber's address cannot be verified through the state data, EZ Reach will contact the subscriber every year during the annual certification process to obtain a valid address.²⁷ After 2012, EZ Reach may elect to have USAC administer the self-certification process on the Company's behalf.²⁸

EZ Reach will certify its compliance with Commission rules on an annual Lifeline eligible telecommunications carrier certification form and when submitting FCC Forms 497 to USAC for reimbursement. As part of EZ Reach's submission of re-certification data pursuant to 47 C.F.R. § 54.416, an officer of the Company will certify annually to USAC:

(1) that the Company has procedures in place to review consumers' documentation of income-and program-based eligibility. In instances where the Company confirms consumer eligibility by relying on official program eligibility data, such as a state or federal database, an officer of the Company will attest to what data the Company uses to confirm consumer eligibility in each state, and

(2) that the Company is in compliance with all federal Lifeline certification procedures.²⁹

D. Other Reforms to Eliminate Waste, Fraud and Abuse

EZ Reach shares the Commission's concern about abuse of the Lifeline program and is thus committed to the safeguards stated herein, with the belief that the procedures it will implement will prevent Company customers from engaging in such abuse of the program, inadvertently or intentionally.

²⁷ See Order at ¶ 131.

²⁸ See Order at ¶ 133.

²⁹ See Order at ¶ 126-27.

EZ Reach will implement enrollment procedures designed to prevent subsidies for duplicate, ineligible, or inactive subscribers. Prior to provision of service, the Company intends to contract with a third party Lifeline service bureau, currently CGM, LLC of Roswell, Georgia, to edit all subsidy request data. CGM will process and validate the Company's subsidy data to prevent: (1) Duplicate Same-Month Lifeline Subsidies (Double Dip): any name/address that is already receiving a lifeline subsidy from the Company will be automatically prevented from receiving a second lifeline subsidy in that same month; and (2) Inactive lines receiving subsidy: CGM's systems compare all subsidy requests to underlying network status to ensure that subsidies are requested only for active lines. Through the processes described herein, EZ Reach will ensure that it does not over-request from support funds.

As detailed in section III.C.2, EZ Reach will first validate each applicant's identity via a government issued ID card, passport, etc. Additionally, as mentioned above, EZ Reach will require the applicant to provide their date of birth (DOB) and last four digits of their social security number (SSN). Requiring DOB and SSN ensures that neither the applicant nor the Company representative can forge certification forms based on false names and addresses. Once the applicant's identity is confirmed, EZ Reach will verify that the applicant is eligible to receive the Lifeline subsidy. To do this, EZ Reach will check any available eligibility database. If one is not available, the applicant is required to provide proof of income or program participation. This prevents ineligible applicants from receiving the subsidy.

EZ Reach will validate the applicant's address via a USPS/Melissa Database to ensure the address is correct. This will prompt the representative to detail the one-per-household rule with the applicant. Until the NLAD is available, EZ Reach intends to develop its provisioning platform so that the name/address combination can simultaneously be dipped into CGM's aggregate duplicate

database to confirm that the applicant is not already receiving a Lifeline subsidy from EZ Reach or any other CGM client that has agreed to share their data.

1. National Lifeline Accountability Database

EZ Reach will participate in the NLAD, once it is established. As required by the *Order*, EZ Reach will provide to the NLAD subscriber name, address, phone number, the last four digits of Social Security number, date of birth, Lifeline service initiation and de-enrollment date (when applicable), and amount of federal Lifeline support being sought for that subscriber.³⁰ EZ Reach will provide the information listed above for existing subscribers within 60 days of Commission notice that the NLAD is capable of accepting subscriber information.³¹

Furthermore, on its certification form, EZ Reach will obtain acknowledgement and consent from each of its subscribers that is written in clear, easily understandable language that the subscriber's name, telephone number, and address will be divulged to USAC (the administrator of the program) and/or its agents for the purpose of verifying that the subscriber does not receive more than one Lifeline benefit.³²

Within 30 days following Commission notice that the NLAD is capable of accepting queries, EZ Reach will query the NLAD to check to see if a prospective subscriber is already receiving service from another ETC at a residential address prior to seeking reimbursement from the Fund.³³

2. Subscriber Usage

EZ Reach will not seek reimbursement from the USF for new subscribers until they have personally activated the service, either by initiation and/or actual use of the service by the

³⁰ See *Order* at ¶ 189.

³¹ See *Order* at ¶ 190.

³² See *Order*, Appendix C.

³³ See *Order* at ¶ 203.

subscriber. Furthermore, EZ Reach will not seek reimbursement from the USF for inactive subscribers who have not used the service for a consecutive 60-day period.³⁴ EZ Reach will notify its subscribers at service initiation, via the certification form and via script that is reviewed with every customer, about the non-transferability of the phone service, its usage requirements, and the de-enrollment and deactivation that will result following non-usage in any 60-day period of time.³⁵ An account will be considered active if during any 60-day period the authorized subscriber does at least one of the following: makes a monthly payment; purchases minutes from the Company to add to an existing pre-paid Lifeline account; completes an outbound call; answers an incoming call from anyone other than the Company, its representative, or agent; or affirmatively responds to a direct contact from the Company confirming that he or she wants to continue.³⁶ EZ Reach will utilize tracking software to notify the customer if the customer has not used their service for more than 30 or 60 consecutive days. Furthermore, a third party contractor validates the Company's subsidy data to prevent a subsidy request for customers that are inactive under the Company's non-usage policy.³⁷ After notification, if the customer fails to use the phone, it is automatically de-enrolled pursuant to the procedures outlined in section E below. EZ Reach will continue to comply with applicable public safety, including transmitting 911 calls to the appropriate PSAP even if the Company is no longer providing Lifeline service to a consumer.³⁸

3. Marketing & Outreach

EZ Reach will implement the measures outlined herein to help ensure that only eligible

³⁴ See Order at ¶ 257.

³⁵ See *id.*

³⁶ See Order at ¶ 261.

³⁷ CGM, LLC is currently the Company's third party contractor.

³⁸ See Order at ¶ 262. 911 transmission will actually be performed by the Company's underlying facilities-based CMRS provider.

consumers enroll in the program and that those consumers are fully informed of the limitations of the program, so as to prevent duplicative or otherwise ineligible service as well as other forms of waste, fraud, and abuse. EZ Reach will explain in clear, easily understood language the following disclosures in all marketing materials related to the supported service:³⁹ (1) the offering is a Lifeline-supported service; (2) only eligible consumers may enroll in the program; (3) the program is limited to one benefit per household, consisting of either wireline or wireless service; and (4) Lifeline is a government benefit program. EZ Reach's website and printed collateral will explain the documentation necessary for enrollment, and the details of EZ Reach's plans. Such collateral and website information, as well as its application, will make clear that consumers who willfully make false statements in order to obtain the benefit can be punished by fine or imprisonment or can be barred from the program.⁴⁰ For broadcast advertisements and outdoor signs, and any other situation in which inclusion of documentation information and warnings against willful false statements are not practicable, EZ Reach will include the URL link for its website where disclosures will be listed. Additionally, EZ Reach will disclose the company name under which it does business.⁴¹

4. Audits

The *Order* requires ETCs that draw \$5 million or more in the aggregate on an annual basis from the low-income program, as determined on a holding company basis taking into account all operating companies and affiliates, to hire an independent licensed certified public accounting firm to conduct a biennial audit according to government accounting standards to

³⁹ See Exhibit B for a sample advertisement. The Company understands the term "marketing materials" includes materials in all media, including but not limited to print, audio, video, Internet (including email, web, and social networking media), and outdoor signage, that describe the Lifeline-supported service offering, including application and certification forms. *See Order* at ¶ 275.

⁴⁰ *See Order* at ¶ 275.

⁴¹ *See id.*

assess the ETC's overall compliance with the program's requirements.⁴² EZ Reach will comply with this requirement if and when it is approved, including applicable rules regarding the dissemination of audit findings to the Commission, USAC, and relevant state and Tribal governments within 30 days upon issuance.⁴³

E. De-Enrollment

EZ Reach will de-enroll consumers from the Company's Lifeline program in the following instances, according to C.F.R. § 54.405(e):

Ineligibility. Any subscriber who indicates that he or she is receiving more than one Lifeline-supported service per household, or neglects to make the required one-per-household certification on his or her certification form, will be de-enrolled from Lifeline pursuant to the process for resolving duplicative Lifeline subscriptions described in section 54.405(e)(2).⁴⁴

If a customer does not respond to the Company's annual verification survey within 30 days, or if EZ Reach has reasonable basis to believe that the subscriber no longer meets the Lifeline-qualifying criteria (including instances where a subscriber informs the Company or the state that he or she is ineligible for Lifeline), EZ Reach will provide a written notice of impending service termination to the subscriber and then give the subscriber 30 days after the date of the letter to demonstrate that his or her Lifeline service should not be terminated.⁴⁵ Similarly, EZ Reach will de-enroll a subscriber if they fail to respond to the Company's attempt to verify a temporary address within 30 days.⁴⁶

⁴² See Order at ¶ 291.

⁴³ See Order at ¶ 294. As of the date of filing of this Compliance Plan, the audit requirement has not been approved. In fact, on April 13, 2012, the OMB invoked the PRA to prevent this audit requirement from going into effect.

⁴⁴ See Order at ¶ 122.

⁴⁵ See *id.* In states that have dispute resolution procedures applicable to Lifeline termination, the Company will comply with the state requirements.

⁴⁶ See Order at ¶ 89.

Duplicative Support. Subject to USAC’s Duplicate Resolution Process and anticipated Duplicate Scrubbing Process,⁴⁷ EZ Reach will de-enroll a subscriber within 5 business days if the Company is informed by USAC that the subscriber is receiving Lifeline service from another ETC or that more than one member of a subscriber’s household is receiving Lifeline service.

Non-Usage. EZ Reach will de-enroll any subscriber that has not used the Company’s Lifeline service for 60 consecutive days, as discussed in section IV.B above. EZ Reach will provide the subscriber 30 days’ notice, using clear, easily understood language, that the subscriber’s failure to use the Lifeline service within the 30-day notice period will result in service termination for non-usage; such notice may be initiated after 30-days of non-usage. EZ Reach will update the national database, once in place, within one business day of de-enrolling a subscriber for non-use and will submit a non-usage de-enrollment report annually to USAC.⁴⁸

F. Additional Rule Amendments

1. Terms and Conditions of Service

EZ Reach has attached as Exhibit C its Lifeline terms and conditions of service. The Company’s Lifeline offering is summarized in section IV.C below. These terms and conditions are subject to change as needed, and the most current version will be maintained at www.ezreachmobile.com.

2. Reporting Requirements

EZ Reach will report all information required by section 54.422, including as it may heretofore be amended. This includes the names of the Company’s holding company, operating companies and affiliates, and any branding (“doing-business-as company” or brand designation), and provide to the Commission and USAC general information regarding the terms and

⁴⁷ See Order at ¶ 214-16.

⁴⁸ See Order at ¶ 257.

conditions of the Lifeline plans for voice telephony service offered specifically for low income consumers through the program offered during the previous year, including the number of minutes provided, and whether there are additional charges to the consumer for service, including minutes of use and/or toll calls.⁴⁹

3. Reimbursement from USAC

In seeking reimbursement for Lifeline, EZ Reach will comply with the requirements of C.F.R § 54.407, as revised by the *Order*.⁵⁰ EZ Reach will certify when seeking reimbursement that the Company has obtained a valid certification form for each consumer for whom the Company seeks Lifeline reimbursement,⁵¹ and the Company will seek reimbursement for actual lines served, not projected lines.⁵²

4. Section 54.202 Certifications

EZ Reach certifies the following in accordance with newly amended C.F.R. § 54.202: (1) EZ Reach will comply with the service requirements applicable to the support that it receives; (2) EZ Reach is able to remain functional in emergency situations; (3) EZ Reach will satisfy applicable consumer protection and service quality standards.

IV. COMPANY INFORMATION

EZ Reach is a Georgia limited liability company. EZ Reach will provide prepaid wireless telecommunications services to consumers by using the network of its underlying carrier(s), currently Sprint Spectrum L.P. (“Sprint”). Sprint is a nationwide carrier that provides wholesale capacity on its wireless network to resellers like EZ Reach. EZ Reach will obtain from Sprint,

⁴⁹ See *Order* at ¶ 296, 390. Section 153 of the Communications Act defines “affiliate” as “a person that (directly or indirectly) owns or controls, is owned or controlled by, or is under common ownership or control with, another person.

⁵⁰ See *Order* page 221.

⁵¹ See *Order* at ¶ 128.

⁵² See *Order* at ¶ 302.

indirectly through an agreement with Boomerang Wireless, LLC d/b/a Ready Mobile, the network infrastructure and transmission facilities to allow EZ Reach to operate as a Mobile Virtual Network Operator (“MVNO”).

A. Names and Identifiers

EZ Reach Mobile, LLC and does not have any holding companies, operating companies or affiliates.

B. Financial and Technical Capability

EZ Reach is financially and technically capable of providing Lifeline-supported services.⁵³ EZ Reach has not been subject to enforcement action or ETC revocation proceedings in any state. EZ Reach has the private capital necessary to provide Lifeline-supported services in the Company’s start-up phase and has already made investments to prepare for its Lifeline offering, including inventory and website creation.⁵⁴ EZ Reach also has relationships with private investors that are poised to invest in the Company as necessary until it is self-reliant.⁵⁵ EZ Reach will not rely exclusively on USF disbursements to operate; the Company intends to provide service to both Lifeline and non-Lifeline customers. Furthermore, the senior management of EZ Reach has great depth in the telecommunications industry and offers extensive telecommunications business technical and managerial expertise to the Company.⁵⁶ EZ Reach will be providing resold wireless service, and therefore will also rely upon the managerial and technical expertise of its underlying carrier.

⁵³ See *Order* at ¶ 387.

⁵⁴ The Company’s website is in the final stages of construction and should be live by the end of July.

⁵⁵ See Confidential Exhibit F for the personal financial statement of one of the Company’s committed investors.

⁵⁶ See Exhibit D for key management resumes. Please note that Sam Abdallah’s resume has replaced Bassam Abdallah’s resume, as Bassam is no longer affiliated with the Company.

C. Lifeline Offering

EZ Reach will offer its Lifeline service in the states where it is designated as an ETC and throughout the coverage area of its underlying carrier, Sprint. As summarized in Exhibit E attached hereto, the Company's Lifeline offering will provide customers with a choice of two (2) plan options:

- Lifeline Plan 1: 250 Minutes. Eligible customers enjoy 250 anytime minutes. These minutes do not rollover and text messaging is not included.
- Lifeline Plan 2: 100 Minutes. Eligible customers enjoy 100 anytime minutes that rollover for ninety (90) days. Text messaging is at the rate of one-third of one minute (3 texts = 1 minute).

In addition to wholly-supported voice services, the Company's Lifeline plans will include a free handset and the following Custom Calling features: Caller ID, Call Waiting, and Voicemail. Customers will have the capability of purchasing additional bundles of minutes in denominations as low as \$5, \$13.50, \$25, and \$30.⁵⁷ Additional airtime can be purchased by calling Customer Service, at no decrement in minutes, or by contacting Customer Service via the Company's website www.ezreachmobile.com. Customers are not bound by a local calling area requirement; all EZ Reach plans come with domestic long distance at no extra per minute charge and exceptional nationwide digital coverage on the Nationwide Sprint PCS Network. Calls to 911 emergency services are always free, regardless of service activation or availability of minutes. Calls to EZ Reach Customer Service are also free. EZ Reach does not impose burdensome credit checks or long-term service contracts on its prepaid customers.

⁵⁷ \$5 = 75 minutes; \$13.50 = 250 minutes; \$25 = 500 minutes; and \$30 = 1000 minutes.

V. **CONCLUSION**

EZ Reach submits that its Compliance Plan fully satisfies the conditions of forbearance set forth in the Commission's *Order*. Implementation of the procedures described herein will promote public safety and should ensure that Lifeline customers have access to 911 and E911 services while safeguarding against misuse of the Company's Lifeline services. Accordingly, EZ Reach respectfully requests that the Commission expeditiously approve its Compliance Plan so that the Company may begin providing the benefits of much-needed Lifeline service to qualifying low-income consumers as quickly as possible.

Respectfully submitted,

EZ REACH MOBILE, LLC

/s/ Lance J.M. Steinhart

Lance J.M. Steinhart
Lance J.M. Steinhart, P.C.
1725 Windward Concourse
Suite 150
Alpharetta, Georgia 30005
(770) 232-9200

Its Counsel

Dated July 18, 2012

Exhibit A

Sample Lifeline Certification Form

EZ REACH MOBILE

Georgia Application

Questions? Please call 1-877-309-4629

1. APPLICANT (PLEASE PRINT)

First Name:	Middle Initial:	Last Name:		
Social Security Number or Tribal ID Number (Last 4 Digits): _____		Date of Birth: Month	Day	Year
Residence Address :	Apt.	City:	State:	Zip:
This address is <input type="checkbox"/> permanent <input type="checkbox"/> temporary <input type="checkbox"/> multi-household				
Billing Address :	Apt.	City:	State:	Zip:
Contact Phone Number (Friend or relative) :	Email (if available) :			

2. ELIGIBILITY REQUIREMENTS (PROGRAM-BASED - CHECK ALL THAT APPLY)

I HEREBY CERTIFY THAT I PARTICIPATE IN A MINIMUM OF ONE OF THE FOLLOWING ASSISTANCE PROGRAM(S):

- | | |
|---|---|
| <input type="checkbox"/> National School Lunch Program's free lunch program | <input type="checkbox"/> Temporary Assistance for Needy Families (Work First) |
| <input type="checkbox"/> Food Stamps - Supplemental Nutrition Assistance Program (SNAP) | <input type="checkbox"/> Supplemental Security Income (SSI) |
| <input type="checkbox"/> Federal Public Housing (SECTION 8) | <input type="checkbox"/> Low Income Home Energy Assistance (LIHEAP) |
| <input type="checkbox"/> [State Program] | <input type="checkbox"/> Medicaid |

3. ELIGIBILITY REQUIREMENTS (INCOME-BASED)

- My household income is at or below 135% of the Federal Poverty Guidelines (FPG). There are _____ individuals in my household.

4. READ AND SIGN THE FOLLOWING:

I affirm, under penalty of perjury (*initial each certification*)

- ___ I am a current recipient of the above program, or have an annual household income at or below 135 percent of the FPG
- ___ I have provided documentation of eligibility if required
- ___ To the best of my knowledge, I and no one in my household is receiving a Lifeline supported service from any other land line or wireless company. I understand that I can only receive one Lifeline subsidy.
- ___ I understand Lifeline is non-transferable; I may not transfer my service to any individual, including an eligible low-income consumer
- ___ I understand that I may be required to re-certify my continued eligibility for Lifeline at any time, and that failure to do so will result in the termination of my Lifeline benefits.
- ___ I understand that if my service goes unused for sixty (60) days, I will no longer be eligible for Lifeline benefits and my service will be suspended subject to a thirty (30) day period during which I may use the service or contact the Company to confirm that I want to continue receiving Lifeline service from the Company
- ___ I will notify EZ REACH within thirty (30) days if I no longer qualify for Lifeline. I understand I may be subject to penalties if I fail to notify my phone company. Specifically, I will notify my company if: (1) My household is receiving more than one Lifeline service; or (2) I cease to participate in the above federal or state program, or my annual household income exceeds 135% FPG
- ___ I will notify my phone company within thirty (30) days of moving. Additionally, if my address listed above is a temporary address, I understand that EZ REACH will contact me every ninety (90) days to re-verify my address; if I fail to respond to my telephone company's address verification attempts within thirty (30) days, I may be de-enrolled from my Lifeline service
- ___ My telephone company has explained the one-per household requirement, and I understand that violation of the one-per-household requirement constitutes a violation of the FCC's rules and will result in my de-enrollment from the lifeline program, and could result in criminal prosecution by the United States Government
- ___ The representations herein are true and correct to the best of my knowledge. I acknowledge that willfully providing false or fraudulent information to receive Lifeline benefits is punishable by law and may result in me being barred from the program.
- ___ I authorize EZ REACH MOBILE, LLC or its appointed representative to access any records required to verify my statements herein, or to provide my account information (including but not limited to my name, telephone number, date of birth, social security number, address, and usage history), to state and Federal agencies, including the Universal Service Administrative Company (USAC) and/or its agents, in order to verify that I do not receive more than one Lifeline subsidy.

I understand that Lifeline is a federal benefit. I understand that Lifeline is only available for one line per household and a household cannot receive benefits from multiple providers. A household is defined, for purposes of the Lifeline program, as any individual or group of individuals who live together at the same address and share income and expenses.

I understand that completion of this application does not constitute immediate approval for Lifeline.

Applicant Signature _____

Date: _____ 20 _____

Certification is good for one year from the date of signing.

5. PLEASE RETURN APPLICATION TO:

By MAIL:

EZ REACH MOBILE, LLC
3957 PLEASANTDALE RD, STE 107
ATLANTA GA 30340

Questions? Please call 1-877-309-4629

Complaints concerning Lifeline service can be directed to the Georgia Public Service Commission's Consumer Affairs Unit at 404-656-4501 or 1-800-282-5813.

FOR OFFICE USE ONLY

Company Representative:

Representative Signature:

Documentation Verified:
(description)

Date:

Exhibit B

Sample Advertisement

EZ REACH MOBILE

an EZ way to stay connected



**FREE phone &
100 FREE voice minutes** each month
(250 Minute Offer Also Available)

No Contracts! No Credit Checks!

You may qualify for EZ Reach Mobile's Lifeline Program if you participate in **programs such as food stamps or Medicaid**

Lifeline is a federal benefit. Only eligible consumers may enroll. Proof of eligibility required.

Lifeline Service is available for only one line per household. A household cannot receive benefits from multiple providers. Lifeline service is non-transferable.

877-309-4629

www.EZREACHMOBILE.com

Exhibit C

Lifeline Terms and Conditions

Introduction

EZ REACH MOBILE, LLC's ("EZ Reach") Lifeline Assistance program ("EZ Reach Lifeline") is supported by the federal Universal Service Fund program ("Lifeline Assistance"). These Terms of Service apply to EZ Reach Lifeline services and mobile phones activated on EZ Reach services. Please read these terms carefully.

These Terms of Service become effective by doing any of the following: activating an EZ Reach Lifeline phone or using your EZ Reach Lifeline phone after you make a change to your account. If you do not want to accept these terms, don't do either of these things and contact EZ Reach at 1-xxx-xxx-xxxx. When you accept these Terms of Service, you represent that you are at least 18 years of age and that you meet the eligibility standards for EZ Reach Lifeline service.

Our Right to Make Changes

Our service is provided at our discretion. We may change our Terms of Service, including pricing for paid service options, from time to time. Unless expressly prohibited by law, we reserve the right to modify or cancel this service or your account or take corrective action at any time and for any reason, including, but not limited to, your violation of any provision of these Terms of Service. Check the EZ Reach Lifeline website, www.EZREACHMOBILE.com, for the most recent pricing. Your right to use our service is subject to our business policies, practices and procedures, rates and these Terms of Service, which we may change at any time. We will notify you of any change to these Terms of Service that are determined to be materially adverse to you 30 days in advance of such change. If you do not terminate your service within 30 days of receiving the notice of a change in these Terms of Service, you agree to accept any such changes

Mobile Telecommunications Services

EZ Reach provides mobile telecommunications services using the Nationwide Sprint Network exclusively with EZ Reach phones provided free of charge. You cannot use our service with any other mobile phone or device or on any other network, and you may not use your EZ Reach phone or device with any other service or network. Airtime may be used for domestic and international calling from the United States and for related services as provided in these Terms of Service.

The EZ Reach Lifeline service is for personal use only. You may not use our service in a manner that interferes with another EZ Reach customer's use of our service. We have determined that our ability to provide good service may be impaired when customers place abnormally high numbers of calls, send or receive unusually high numbers of messages, or repeatedly place calls of unusually long duration, relative to typical usage by other EZ Reach customers on similar service plans. Such atypical usage suggests that a mobile phone is being used other than for personal use in violation of these Terms of Service. Unlimited voice services are provided solely for live dialogue between two individuals. Unlimited voice services may not be used for monitoring services, data transmissions, or other connections that do not consist of uninterrupted live dialogue between two individuals. EZ Reach mobile phone numbers may not be used for pager or voicemail-only service, and EZ Reach may terminate any account if usage is limited to pager service or voicemail retrieval service.

You agree not to use EZ Reach services in any way that is illegal, fraudulent or abusive, as determined by EZ Reach in its sole discretion. You may not alter any of the hardware or software on your EZ Reach phone for any purpose. We may change your mobile phone's software, applications or programming remotely and without notice. This may affect stored data or other personal information or programming on your mobile phone for which we are not responsible. EZ Reach phones may not be purchased in bulk or sold to third parties.

The software and Data Content on the EZ Reach phones, including the operating system, applications, data, information, music, games, images, text and other material, are owned by EZ Reach or its business partners. You are permitted to use this software and Data Content solely in connection with your use of the EZ Reach phone with our service as expressly authorized under these Terms of Service. You may not distribute or upload any pre-loaded software or content to another device or transmit or broadcast the software or content, or otherwise copy or use the software or content in any manner not expressly

authorized under these Terms of Service or any other governing terms of use relating to any downloaded content or applications. If you violate these Terms of Service, including without limitation by using a EZ Reach phone or device on another network without our prior written consent by modifying any hardware or software on an EZ Reach phone or device, or by distributing, copying or otherwise using any of the software or content on an EZ Reach phone in a manner that is not authorized by these Terms of Service or any other governing terms of use relating to any downloaded content or applications, your license to the software and content shall terminate immediately and your continued use will constitute copyright infringement.

EZ Reach service is only available in geographic areas covered by the digital service network footprint of the Nationwide Sprint Network. Local phone numbers may not be available in certain markets.

Wireless services use radio transmissions and are therefore affected by limitations. Coverage is not available everywhere. Quality of service may be affected by conditions beyond our control, including atmospheric, geographic, or topographic conditions, or by your damaging your mobile phone. We do not warrant or guarantee that service will be available at any specific time or geographic location, or that service will be provided without interruption. We may give credit for continuous service interruption of more than 24 hours on a case-by-case basis, if such interruption was reasonably within our control, and you notify EZ Reach at 1-xxx-xxx-xxxx within seven days of the interruption. Any statements or maps provided by us, our agents, or dealers about coverage are only intended to provide high-level estimates of our coverage areas when using our service outdoors under optimal conditions and do not mean that service will be available under all circumstances, at all times or without interruption. Estimating wireless coverage and signal strength is not an exact science. There are gaps in coverage within our estimated coverage areas that, along with other factors both within and beyond our control, may result in service interruptions, slower data speeds, or lower quality of service. You should therefore never solely rely on your mobile phone for emergency calls, such as to 911.

Rates that vary based on the time of a call will be determined based on the location of the network equipment providing service for a particular call and not on the location of your mobile phone or your mobile phone's area code. Airtime usage is measured from the time the network begins to process the call (before the phone rings or the call is answered) through the network's termination of the call (after you hang up). Therefore, call time data displayed on your mobile phone may be inaccurate and may not be relied upon for billing purposes.

Availability

EZ Reach Lifeline is only available for activation by customers who reside in the areas in which EZ Reach has been designated as an Eligible Telecommunications Carrier ("ETC"). Your principal residence address must be within an EZ Reach ETC service area. Visit www.EZREACHMOBILE.com to check whether you reside in an EZ Reach ETC service area. To be eligible for EZ Reach Lifeline service, you must meet the applicable eligibility standards described below, which may be amended from time to time.

Eligibility

Eligibility for EZ Reach Lifeline service varies by state. You may qualify for EZ Reach Lifeline if you participate in any of the government programs listed on your EZ Reach Lifeline application or based on household income eligibility standards. If you seek to qualify for EZ Reach Lifeline based upon participation in a qualifying federal or state program, you may be required to provide proof of program participation such as program identification card or other social service agency document that shows you currently participate in one of the programs enumerated above. If you seek to qualify for EZ Reach Lifeline under the household income eligibility standards, you are required to provide written documentation of your household income. EZ Reach shall retain all such certifications and documentation to furnish proof of your eligibility as may be required by applicable law. By completing the EZ Reach Lifeline application, you consent to the release of your information (including financial information) to our designated agent as required for the administration of your EZ Reach Lifeline service. This consent survives the termination of this Agreement. EZ Reach reserves the right to review your eligibility status at any time and require you to provide EZ Reach with written documentation of either your household income or your participation in a qualifying federal or state program. You may only receive Lifeline Assistance for a single landline or

wireless telephone account at your principal residence. If you or any member of your family unit receives Lifeline Assistance from any other telephone company, you are responsible for notifying your current service provider that you have been approved for Lifeline Assistance through EZ Reach.

Non-Transferable and Non-Assignable

Eligibility for EZ Reach Lifeline is personal to you. You may not transfer to any third party any of your rights or benefits received under the EZ Reach Lifeline service, including, but not limited to, any voice minutes received under the EZ Reach Lifeline service.

Similarly, you may not assign your rights or delegate any of your duties under these terms without the prior written consent of EZ Reach, and any attempted assignment or delegation without such consent shall be void. EZ Reach may assign all or part of these terms or your debts under these terms without notice.

Service Plans

- *Lifeline Plan 1: 250 anytime minutes. These minutes do not rollover and text messaging is not included.*
- *Lifeline Plan 2: 100 anytime minutes that rollover for ninety (90) days. Text messaging is at the rate of one-third of one minute (3 texts = 1 minute).*

If you use all of your monthly voice minutes before a new monthly cycle starts and you have a sufficient balance in your account, you will be charged 14¢ for each additional minute you use. If you use all of your all of your monthly voice minutes before a new monthly cycle starts, and you do not have a sufficient balance in your account, you may not use your mobile phone to make or receive voice calls (other than 911 emergency calls or calls to EZ Reach customer service at 1-xxx-xxx-xxxx or 611), until the start of the next monthly cycle.

Account Status

Your account will remain active as long as you meet the applicable eligibility standards for EZ Reach Lifeline service. You are responsible for notifying the Company if you no longer meet the applicable eligibility standards for EZ Reach Lifeline within five days of becoming aware of your ineligibility by calling the Company at 1-xxx-xxx-xxxx or sending a written notice to EZ REACH MOBILE, LLC, 3957 Pleasantdale Rd., Ste 107, Atlanta, Georgia 30340. In addition, if you receive a notice from the Company requesting that you confirm your eligibility status, you must do so within 30 days after you receive such notice.

If the Company has determined that you are no longer eligible for EZ Reach Lifeline service either because 1) you have notified us of your ineligibility; 2) you have failed to respond to a request by the Company to confirm your eligibility by the response date; or 3) you have responded to a request by the Company to confirm your eligibility but failed to submit adequate proof of your eligibility status; or 4) the Company learns you are no longer eligible through communication with a state agency, the Company will notify you that you are no longer eligible for EZ Reach Lifeline service. You must confirm eligibility by submitting adequate proof of your eligibility status within 30 days following notification of ineligibility in order to have your eligibility restored.

In addition, if you do not use your Company phone (such as make a voice call or send a text message) at least once during any 60-day period, the Company may notify you that you are no longer eligible for EZ Reach Lifeline service. If you receive a notice of inactivity, you must make a voice call or send a text message at least once during the 30-day period following such notification in order to have your eligibility restored.

If your eligibility is not restored prior to the end of the applicable 30-day period following notification of ineligibility or inactivity, you will lose any free monthly minutes remaining in your account and you will no longer receive a monthly allocation of free minutes. For 120 days after the end of this 30-day period, if you have a sufficient balance in your account, you will be charged 14¢ for each additional minute you use. During this 120-day period, you may choose to switch to a retail plan and keep your phone number

by calling 1-xxx-xxx-xxxx. After the end of this 120 day-period, your account will expire and we will deactivate your service. If your account expires, you will lose your phone number, and the Company will assess you a termination charge equal to the value of the balance in your account.

Payment Methods for Paid Service Options

For wireless phone usage in addition to your monthly minute allocation and in order to utilize messaging, data and other enhanced services or features, you must add money to the cash balance of your EZ Reach Lifeline account.

Top-Up

You add money to the cash balance of your EZ Reach Lifeline account by using one of our Top-Up methods. You can Top-Up your account by (1) registering your credit/debit card (a "registered payment method"), or (2) buying EZ Reach Lifeline Top-Up cards at any of thousands of retail locations. Sales taxes apply.

Current Top-Up amounts are:

75 Anytime Additional Minutes	\$5.00
250 Anytime Additional Minutes	\$13.50
500 Anytime Additional Minutes	\$25.00
1000 Anytime Additional Minutes	\$30.00

Auto Top-Up

You can register to automatically Top-Up your account. By registering for Auto Top-Up, you agree to have the Auto Top-Up amount you have selected deducted from your credit card, debit card and added to your EZ Reach Lifeline account according to one of the following options: (1) once every month on the date you specify; (2) once every 90 days; (3) once every 45 days; or (4) when your balance falls below \$5. The minimum Auto Top-Up amount is \$10.

You can set up, modify, or cancel your Auto Top-Up preferences at www.EZREACHMOBILE.com or by calling the Company at 1-xxx-xxx-xxxx.

Payment Methods for Monthly Recurring Charges

If you have authorized the use of your registered payment method for monthly subscription charges (i.e., for your Data Pack and/or Messaging Pack subscriptions as described below), we will first attempt to deduct your monthly payment from your cash balance. If you do not have a sufficient cash balance to cover your monthly charge, we will charge your registered payment method. Alternatively, you may use Top-Up for payment of recurring monthly charges.

Account History

Your account history for the previous 60 days will be available online at www.EZREACHMOBILE.com unless you switch service options, in which case your account history for your new service option will be available online for a period of up to 60 days following the date of your switch. You may request a printed statement detailing 60 days of account history by sending a written request to EZ REACH MOBILE, LLC, 3957 Pleasantdale Rd., Ste 107, Atlanta, Georgia 30340, Attention: Account History and you will be assessed a \$50.00 processing fee for this service. If you deactivate your services or change your mobile phone number, you may obtain your account history by contacting the Company at 1-xxx-xxx-xxxx. If you request an account history beyond the last 60 days, you may be assessed a processing fee.

Taxes and Surcharges

Stated prices for our service options do not include certain taxes or surcharges. The Company charges state and local sales taxes. The amount of these surcharges is subject to change and may vary from time to time and by geographic area. The Company collects sales taxes on all direct Top-Up transactions and, in certain states, regulatory fees. Third party retailers are responsible for collecting sales taxes and in certain states, regulatory fees, for Top-Up transaction that occur through such third party retailers. Taxes and fees are subject to change without notice.

Text Messaging

The current rates to send or receive a text message to another person's phone using your EZ Reach Lifeline phone are three (3) texts per one voice minute.

Preventing Spam

If you are receiving unwanted text messages ("spam"), contact the source and unsubscribe or remove your mobile phone number from the service.

Unsolicited Messages

If you intentionally send spam from your EZ Reach phone, we may terminate your service without further notice.

Additional Charges

There is a charge of \$1.75 for each call to directory assistance plus airtime charges for minutes used. This charge is subject to change.

You may check your balance at any time free of charge by visiting our website (www.EZREACHMOBILE.com).

Calls are billed in one-minute increments, with a minimum time per call of one minute. Call times are rounded up to the nearest whole minute. Calls are limited to two hours: if you are on a call for longer than two hours, the call will automatically terminate. International calls are not currently available with your EZ Reach Lifeline service.

If your account is deactivated for any reason, the Company will assess you a termination charge equal to the balance in your account, which is not refundable even if you reactivate your account.

Disputed Charges

If you think that there has been an error in any charge to your account, you must notify us within 60 days after the charge appears on your account. Call the Company at 1-xxx-xxx-xxxx and one of our advisors will investigate your claim. If you do not notify us, within this 60-day period, you waive any right to dispute the charge, including in arbitration or a court proceeding. We will credit, refund or provide other compensation to you if we determine that the disputed charge was inappropriate and was raised by you in a timely manner. If we credit, refund or provide other compensation to you to settle a disputed charge, you agree that the dispute is fully and finally resolved and not subject to further proceedings. We are not liable for any charges for products or services provided by third parties through and for use on our network, regardless of the date on which you report it. If an unauthorized or disputed charge for a third-party product or service appears on your statement, you must contact that third party directly. Third-party contact information is available on your statement, as well as by calling the Company at 1-xxx-xxx-xxxx.

Account Suspension Related to Credit Card Chargebacks

If we have attempted to charge your credit card account for a charge that we deem is authorized and valid under these Terms of Service, and the credit card company withholds such payment because the charge has been disputed (a "Chargeback"), we reserve the right to suspend your access to our service for up to 30 days until the Chargeback is reversed. If the Chargeback is not resolved and reversed, your account will be deactivated at the end of the 30-day period and the Company will assess you a termination charge equal to the balance in your account, which is not refundable even if you reactivate your account. If your account is reactivated, you may be charged a fee for each Chargeback. If there are multiple Chargebacks associated with your account or we suspect or confirm any fraudulent activity in connection with your payments, we may, without limiting any other rights available to us, elect in our sole discretion to require you to add money to the cash balance of your EZ Reach Lifeline account solely by means of Top-Up cards.

Refunds and Returns

No Refunds of Top-Up Cards and Monthly Charges

the Company is not responsible for, nor do we refund, lost, stolen, misused, or damaged Top-Up cards. Top-Up cards must be applied to your account within 5 years of purchase. The Company does not accept returns of or provide refunds for Top-Up cards. Please ask your retailer any questions regarding its return policy. All Top-Up sales are final and non-refundable regardless of who uses or possesses your mobile phone after you buy airtime, and regardless of whether the mobile phone is used with your consent or knowledge.

Monthly charges are non-refundable.

Returning Your EZ Reach Wireless Phone

Mobile phones purchased directly from the Company may be returned for a full refund within 30 days of purchase. You must have the original receipt, packaging materials and all components. Please contact the Company at 1-xxx-xxx-xxxx for instructions.

Mobile phones purchased at a retail store may be returned to that store in accordance with the store's return policy. Please repack the mobile phone and all components and bring it to the store at which you purchased it.

All mobile phones purchased directly from the Company, or one of our authorized dealers, include a one-year warranty from the original equipment manufacturer. If you experience a handset malfunction, call the Company at 1-xxx-xxx-xxxx we will arrange for a replacement device.

Lost or Stolen Equipment

If your mobile phone is lost or stolen, you are responsible for charges incurred until you notify us of the loss of your mobile phone by visiting our website (www.EZREACHMOBILE.com)

Mobile Phone Number

The mobile phone number we provide for your use is and will remain under the control of the Company. We may give the mobile phone number to another customer without telling you if you cancel your service with the Company in order to use another mobile service (unless you transfer the mobile phone number to another telecommunications provider in accordance with applicable regulations), or if your account expires and is deactivated. We may also change your mobile phone number at any time, although we will notify you prior to any change. You can request to change your mobile phone number up to three times each year.

Keeping Your Old Mobile Phone Number

Depending on where you live, you may transfer an existing wireless or wireline carrier telephone number to you is the Company service for use as your mobile phone number. To switch an existing phone number to the Company, contact the Company at 1-xxx-xxx-xxxx. Before you call, please have a bill from your existing wireless or wireline carrier available. When you switch from another wireless carrier to The Company, you may have to pay a termination penalty to your former carrier if you terminate your contract early. The Company will not reimburse you for any termination fees imposed by other carriers.

You will not be able to switch your area code without receiving a new local number from The Company as well. For example, if you move from San Francisco to New York City, and your San Francisco number was 415-123-4567, you may keep 415-123-4567 as your number, but you may not switch your number to 212-123-4567. Although you may keep your old number and old area code, you should be aware that your New York friends may pay long distance charges when they call your San Francisco number from the New York area.

Acceptable Use of EZ Reach Products and Services

You may not use The Company's service for any illegal purpose, including to harass, threaten, abuse, defame, or slander any individual or entity. You may not use our service in a manner that interferes with another EZ Reach customer's use of our service. You may not use, or attempt to use, The Company's service for profit or any other gain, including, but not limited to, selling, attempting to sell, or in any way transferring to a third party any service from EZ Reach.

Content Objectionable or Offensive to Third Parties

You may not publish, copy, reproduce, upload, download, post, distribute, edit, modify, or otherwise transmit ("Post") any content that is unlawful, libelous, defamatory, slanderous, obscene, pornographic, harassing, threatening, abusive, harmful, or otherwise objectionable, or that infringes upon or otherwise violates others' rights, including privacy rights.

Unlawful Content

You may not Post any content that encourages or is in furtherance of an unlawful, criminal, or fraudulent activity or that violates any The Company rule or policy.

Soliciting Information

You may not Post any content that solicits any information from other customers or involves any commercial activities, including advertisements.

Infringing Content

You may not Post any content that may infringe on or otherwise violate any patent, trademark, trade secret, copyright, or other intellectual property or proprietary right of any person. Infringement may result from the unauthorized copying, posting, editing, modifying or distributing of any content, including ringtones, graphics, pictures, photographs, logos, software, articles, music, games, or videos. By Posting any content, you represent that you have legal rights to use, distribute and publish such content.

Harmful Content

You agree not to Post any content that contains viruses, worms, time bombs or other similar programs that would interfere with or disrupt our provision of services.

Removal of Objectionable Content

We reserve the right, in our sole discretion, to remove or delete any content that you Post on our service that violates these Terms of Service or is otherwise deemed objectionable by us in our sole discretion. We may delete content that you have downloaded to your personal vault or limit the amount of content that you may download during any given period.

Suspension or Termination of Service

We reserve the right to issue a warning and to suspend or terminate your access to www.EZREACHMOBILE.com website, any other website we operate or to our service at any time should we determine in our sole discretion that you have violated these Terms of Service or any other rule or policy of The Company, or for any other reason in our sole discretion.

Storage of Content

Some content may not be stored or processed because of personal vault memory limitations. You agree that The Company is not liable for the deletion of or failure to store content, and, in compliance with these terms, you should store photographs and other information permanently by using another means, such as a CD-R or personal computer. Content may expire within 60 days of its original download or use unless you otherwise request its retention and/or preservation. A password may be required to use Downloads or to access the contents of your personal vault. Use of Downloads requires the use of a compatible mobile phone or other device and is subject to certain functionality limitations such as memory, processor speed, and graphics capability. Not all applications will work on all EZ Reach phones and equipment, and some applications may not be available in all areas. Use of certain Downloads applications may require

the disclosure of personal information subject to the policies of the companies that offer such applications. We also disclose to third parties any content necessary to respond to claims that such content violates the rights of third parties or to protect the rights and property of The Company.

Location-Based Services

Location-based information is information that indicates the location of your Company phone. When you turn on your mobile phone, your device automatically communicates with our network and relays its current location unless you have turned off your handset's location functionality. The accuracy of location-based services may be affected by circumstances beyond our control, including atmospheric, geographic or topographic conditions. We do not warrant or guarantee that location-based services will be available at any specific time or geographic location, or that service will be provided without interruption.

By using our location-based services, you consent to have us electronically collect, monitor and track your physical location and the location of your mobile phone. We collect and disclose your location information only to provide you with the location-based services you have requested, or in emergency situations as prescribed by law. If you allow others to use your EZ Reach phone, you are responsible for informing these users that their location information may be collected or disclosed. We will not provide your location information to third parties without your consent other than as prescribed by law.

If you wish to change your privacy options for the use of your location information, or if you no longer wish to use our location-based services, please change the settings on your mobile phone. Changing your privacy options or terminating our location-based services will not affect the status of any other services you receive from us. Any information that is collected, monitored or tracked regarding your physical location or the location of your mobile phone will not be retained longer than is necessary to provide the location-based services you have selected. For further information regarding your privacy options in connection with your use of the Company services go to www.EZREACHMOBILE.com.

The Company Website

You may use our website located at www.EZREACHMOBILE.com.

Teletype ("TTY") Access

For information concerning TTY access for the hearing-impaired, please contact The Company at 1-xxx-xxx-xxxx.

Pay-Per-Call Services

The Company will not directly complete any calls to 1-900, 1-976 or other pay-per-call services.

Safety and Security

The Company is not responsible for the content or security of voicemail, messages or contact lists you create. We urge you to create a password to access your voicemail.

Always use your device in a safe manner that does not create a risk to your safety or the safety of others around you. While driving, always use a hands-free device and never use your mobile phone to send text messages. Always use your EZ Reach phone in accordance with all applicable laws and regulations.

Use of Your Customer Information

When you agree to these Terms of Service, you also agree to the terms of our Privacy Policy (available at www.EZREACHMOBILE.com). This policy may change from time to time and includes important information on what data we collect about you, how we use this data and with whom we share that data.

In the course of providing service to you, we may collect certain information made available to us solely because of our relationship with you, including information regarding the nature and type of your service and the calls that you place and receive. We always will handle this data, so-called "Customer Proprietary Network Information" ("CPNI") in accordance with Federal Communications Commission regulations, federal consumer privacy laws and the company Privacy Policy. We take reasonable steps to protect CPNI and your other personal information from unauthorized use or disclosure. Except as contemplated by the Privacy Policy, we will not intentionally share your personal information without your permission. We may, from time to time, use the information you provide us to market services to you that may be related to our service offerings. You will have the opportunity to choose whether you would like to receive text messages, email, direct mail and other updates from The Company and its partners about new products, special promotions and important service information by editing your profile at www.EZREACHMOBILE.com, or by calling the Company at 1-xxx-xxx-xxxx.

To comply with appropriate legal process, the Company may disclose to law enforcement authorities and governmental agencies any information, including your name, account history, account information, or other transmission data properly requested by law enforcement.

Dispute Resolution

The Company and you each agree to contact each other first with any disputes. You must contact us with any dispute by calling the Company at 1-xxx-xxx-xxxx or writing us at EZ REACH MOBILE, LLC, 3957 Pleasantdale Rd., Ste 107, Atlanta, Georgia 30340, Attn. Executive Escalations, and providing a description of the problem, all relevant documents/information and the proposed resolution. We will contact you at the last address that you have provided us or on your mobile phone. We each agree to negotiate in good faith to resolve any dispute. You agree to pay all amounts reflected on your account statement, even while a dispute is being resolved. For Washington state customers, complaints regarding Lifeline service may be directed to the Washington state Office of Attorney General, Consumer Protection Division at 1-800-551-4636. For Georgia customers, complaints concerning Lifeline service can be directed to the Georgia Public Service Commission's Consumer Affairs Unit at 404-656-4501. For Massachusetts state customers, complaints regarding lifeline service may be directed to the Massachusetts Department of Telecommunications and Cable at (800) 392-6066 or (617) 305-3531. Kansas only: For unresolved questions or complaints you may contact the Kansas Corporation Commission, Office of Public Affairs and Consumer Protection, at KCC - Consumer Protection, 1500 SW Arrowhead Road, Topeka, KS 66604 or toll-free 1.800.662.0027 or in Topeka 785.271.3140. Hearing or speech impaired TDD Kansas Relay Center 1.800.766.3777.

No Trial by Jury

To the extent permitted by law, if a claim proceeds in court, we each also waive any right that we may have to trial by jury in any lawsuit or other proceeding.

Limitation of Liability

Unless prohibited by law, The Company and you agree to limit claims for damages or other monetary relief against each other to direct and actual damages. You agree that The Company and its business partners are not liable to you or any third party for any indirect, special, incidental, consequential, exemplary or punitive damages of any kind, including lost profits (regardless of whether we have been notified that such loss may occur) by reason of any act or omission in our provision of products or services or under any legal theory, including fraud, misrepresentation, breach of contract, personal injury, product liability or any other theory. The Company assumes no risk or responsibility for your use of any of the content provided as part of our services. We are not liable for (1) any act or omission of any other company furnishing a part of our service or any equipment provided for such service, (2) errors or omissions of any vendors participating in offers made through us, (3) any damages that result from any product or service provided by or manufactured by third parties, or (4) any unauthorized or disputed charges for The Company services that appeared more than 15 days earlier on your online account

statement and which you did not properly dispute within 15 days after the charge was posted to your account. You acknowledge that no fiduciary or other special relationship exists between you and The Company, by virtue of these Terms of Service or your use of EZ Reach Lifeline phones and services. You also agree we are not liable for missed voice mails, deletion of contacts from you address book, or data content or messages from your voicemail system.

Indemnification

You agree to indemnify and hold harmless The Company and its affiliates and their respective officers, agents, partners and employees, from any and all liabilities, settlements, penalties, claims, causes of action and demands brought by third parties (including any costs, expenses or attorneys' fees on account thereof) resulting from your use of EZ Reach Lifeline products and services, or another person whom you authorize to use your products or services, whether based in contract or tort (including strict liability) and regardless of the form of action.

Warranties

We do not manufacture our mobile phones or other equipment. The only warranties applicable to such devices or equipment are those extended by the manufacturers. We have no liability, therefore, in connection with mobile phones and other equipment or for manufacturers' acts or omissions.

WE MAKE NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED, REGARDING THE PRODUCTS AND SERVICES PROVIDED HEREUNDER OR ANY SOFTWARE REQUIRED TO BE USED IN CONNECTION THEREWITH, INCLUDING, BUT NOT LIMITED TO, AND TO THE EXTENT PERMITTED BY LAW, WARRANTY OF TITLE, WARRANTY THAT A PRODUCT OR SERVICE IS FIT FOR A PARTICULAR USE OR WARRANTY OF MERCHANTABILITY. WE EXPRESSLY DISCLAIM ANY AND ALL IMPLIED WARRANTIES. WE DON'T PROMISE ERROR-FREE OR UNINTERRUPTED SERVICE AND DON'T AUTHORIZE ANYONE TO MAKE WARRANTIES ON OUR BEHALF.

Effect of Terms of Service

These Terms of Service supersede all oral or written communications and understandings between you and The Company with respect to our products and services to you and the terms under which they are offered and provided to you. If any part of these Terms of Service is declared invalid or unenforceable, all other parts of these Terms of Service are still valid and enforceable. Such invalidity or non-enforceability will not invalidate or render unenforceable any other portion of these Terms of Service. No provision of these Terms of Service provides any person or entity not a party to these Terms of Service with any remedy, claim, liability, reimbursement, or cause of action, or creates any other third-party beneficiary rights.

Unless otherwise specified herein, any disputes of a legal nature, whether a claim, complaint, arbitration demand or otherwise, shall be subject to the exclusive jurisdiction of the federal or state courts located within the State of New York, except in the case of a customer resident in the State of California, in which case such disputes shall be within the exclusive jurisdiction of the federal or state courts of or in the California county in which the customer primarily uses The Company's service.

Notices

You may notify us by mail (EZ REACH MOBILE, LLC, 3957 Pleasantdale Rd., Ste 107, Atlanta, Georgia 30340), phone (1-xxx-xxx-xxxx) or electronic means (via our website at www.EZREACHMOBILE.com).

Export

You agree to comply with all trade regulations and export control laws, both domestic and foreign. EZ Reach phones, equipment, software, and any underlying information accessed or transferred by you using our services may be subject to U.S. export controls, including the Export Administration Act (50 U.S.C. § 2401, et seq.) and the Export Administration Regulations (50 C.F.R. § 730-774), as well as the import regulations of other countries. You agree not to export or re-export any The Company phones, equipment, or software to any foreign country. Any information transferred by you using The Company's services to any foreign country, entity, or person must comply with the U.S. Export Administration Act and the Export Administration Regulations.

Exhibit D

Key Management Resumes

Sam Abdallah

A resident of Georgia for over 22 years, Sam graduated from university of Missouri -Kansas city in business administration.

PROFESSIONAL EXPERIENCE:

2009-present AFFORDABLE FAMILY HEALTH SERVICES (AFHS) -Atlanta, Georgia

AFHS is a PPO Dental and Medical Discount plan operating in 48 states. AFHS has expanded its service to include Dental, Medical, Nurse Line, Vision Care, Labs, Hearing, and much more.

Sam's role as CEO of AFHS includes providing the overall vision of the company and its strategic direction.

1998-2008 GLOBAL CONNECTION INC. OF AMERICA (GCIA) - Atlanta, Georgia

Founder ,President & CEO of GCIA which is engaged in the delivery of telecommunication services, primarily in the states of Georgia, Alabama, Tennessee, South Carolina, North Carolina, Mississippi, Kentucky, Indiana and Florida.

Mr. Abdallah was instrumental in organizing and establishing the industry association for the prepaid telephone service providers.

His status in the organization is Original Founder. Mr. Abdallah's primary focus has been establishing industry standards that allow rapid interstate expansion of industry members who act as ethical and legitimate service providers.

1991-1998 SOUTH EAST DENTAL CARE INC. (SEDC) - Atlanta, Georgia

Founder/CEO of SEDC which has developed a subscriber based dental plan. The Company has grown to 35,000 members in the state of Georgia. SEDC has recruited and secured provider agreements with dental professionals in excess of 500 offices.

SEDC was involved in the establishment and operation of dental care offices. SEDC solicits and contracts with dentists to provide dental service as contract providers. SEDC markets and manages the physical facilities to allow dentists to practice without active involvement in office operation.

1989-1991 NATIONAL HEALTH CARE DISCOUNT (NHCD)- Kansas City, Missouri

National Marketing Director

Responsibilities: Coordination of sales force including sales personnel. In 1990 initiated operations of NHCD in Georgia and secured facilities, personnel and coordinated marketing program. Directly involved in soliciting and contracting with dental providers for services.

Exhibit E

Proposed Lifeline Rate Plans

Lifeline Plan 1

250 Anytime Minutes

Net cost to Lifeline customer - \$0 (free)

- No rollover
- No Texting

Lifeline Plan 2

100 Anytime Minutes

Net cost to Lifeline customer - \$0 (free)

- 90 days rollover
- 3 texts per 1 minute of voice

Included in All Plans

- Free handset
- Free calls to 911 emergency services
- Free calls to Customer Service
- Free domestic long distance
- Caller ID, Call Waiting, and Voicemail

Additional Minutes

75 Anytime Additional Minutes	\$5.00
250 Anytime Additional Minutes	\$13.50
500 Anytime Additional Minutes	\$25.00
1000 Anytime Additional Minutes	\$30.00

Exhibit F

CONFIDENTIAL Financial Information

PERSONAL FINANCIAL STATEMENT

Section 1 - Applicant Information	
Name	
Residence Address	
City	State Zip Code
Position or Occupation	
Business Name	
Business Address	
City	State Zip Code
Resident Phone	Business Phone

