

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

In the Matter of:

SEVADA VOWELS/UNITED MORTGAGE CO.)

COMPLAINANT)

v.)

MIDCOM COMMUNICATIONS, INC.)

DEFENDANT)

CASE NO. 95-399

O R D E R

On September 25, 1995, Midcom Communications, Inc. ("MIDCOM") was ordered to satisfy or answer the complaint of Sevada Vowels/United Mortgage Co. ("United Mortgage"). On October 4, 1995, MIDCOM submitted its response.

United Mortgage states in its complaint against MIDCOM that it was switched from its present carrier, Allnet Communications Services ("Allnet"), to MIDCOM without authorization. The Complainant wishes to have all charges made by MIDCOM removed from United Mortgage's bills.

MIDCOM stated in its response that it was unable to verify or produce evidence that the customer requested a change in long distance carriers. MIDCOM also states that according to Federal Communications Commission ("FCC") guidelines, even if a customer is switched without proper authorization, the customer remains liable for the services used. The customer must pay the full amount owed unless he can show that he would have received lower rates from his

chosen carrier. If the chosen carrier's rates are lower, the billed calls will be re-rated to these lower rates.¹ MIDCOM requested customer copies of bills showing MIDCOM charges and a copy of a bill received from the customer's previous carrier. MIDCOM has not indicated that it wishes to proceed to formal hearing on this matter, and asserts it will re-rate the customer's calls to the customer's chosen carrier's rates and refund the difference, if any. Copies of the customer's bills are attached hereto and incorporated herein as Appendix A.

Based on the record, the Commission finds that MIDCOM provided unauthorized service, an unreasonable act pursuant to KRS 278.260. Further, the Commission finds that MIDCOM should make restitution to Allnet for those amounts collected from United Mortgage.²

IT IS THEREFORE ORDERED that:

1. MIDCOM shall re-rate the calls made by United Mortgage and refund the difference to United Mortgage, if any.

¹ In the Matter of Policies and Rules Concerning Unauthorized Changes of Consumers' Long Distance Carriers, Report and Order, CC Docket No. 94-129, pp. 19-22 (June 13, 1995).

² This requirement is consistent with the Telecommunications Act of 1996, Section 258, Subsection (b) Liability for Charges, which states that: "Any telecommunications carrier that violates the verification procedures described in Subsection (a) and that collects charges for telephone exchange service or telephone toll service from a subscriber shall be liable to the carrier previously selected by the subscriber in an amount equal to all charges paid by such subscriber after such violation,"

2. United Mortgage is liable for any amounts that it has withheld from MIDCOM at rates consistent with Allnet. Within 20 days from the date of this Order, MIDCOM shall submit to United Mortgage a bill for any services not previously collected. MIDCOM shall also provide to the Commission a copy of this bill.

3. Within 20 days from the date of this Order, MIDCOM shall provide evidence to the Commission that it has re-rated the customer's calls and has refunded any amount due to United Mortgage.


4. Within 20 days from the date of this Order, MIDCOM shall provide evidence to the Commission that it has paid the amounts collected from United Mortgage to Allnet.

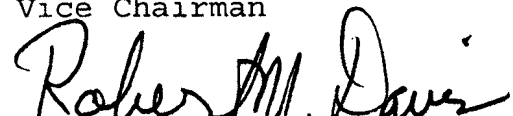
5. This Order shall be served on Allnet.

Done at Frankfort, Kentucky, this 26th day of March, 1996.

PUBLIC SERVICE COMMISSION


Chairman


Vice Chairman


Commissioner

ATTEST:


Executive Director

APPENDIX A

APPENDIX TO AN ORDER OF THE KENTUCKY PUBLIC SERVICE
COMMISSION IN CASE NO. 95-399 DATED MARCH 26, 1996.



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Apr 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls

Amount

Long Distance Provider - MID-COM

Direct Dialed Calls

Date	Place Called	Number Called	Rate*	Time	Min	Amount
1. 03/07	MANCHESTER MO	[REDACTED]	AD	03:28PM	1	.21
2. 03/08	SEVIERVL TN	[REDACTED]	AD	12:04PM	3	.62
3. 03/10	HUNTSVILLE AL	[REDACTED]	AD	11:15AM	1	.21
4. 03/10	OWENSVILLE IN	[REDACTED]	AD	11:16AM	6	1.24
5. 03/14	HUNTSVILLE AL	[REDACTED]	AD	02:56PM	1	.21
6. 03/15	ARLIGNHTS IL	[REDACTED]	AD	03:30PM	1	.21
Total Direct Dialed Calls						2.70
Total Charges for [REDACTED]						2.70

The above total does not include the following taxes:

Federal Tax \$0.08

* Taxes and Rates Applied - See Back of Page



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Apr 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

Long Distance Provider - MID-COM

Direct Dialed Calls

Date	Place Called	Number Called	Rate*	Time	Min	Amount
7. 02/17	KISSIMMEE FL	[REDACTED]	AD	11:39AM	1	.21
8. 02/17	SEVIERVL TN	[REDACTED]	AD	12:50PM	1	.21
9. 02/17	SEVIERVL TN	[REDACTED]	AD	12:51PM	6	1.24
10. 02/20	KISSIMMEE FL	[REDACTED]	AD	10:53AM	2	.42
11. 02/20	ARLIGNHTS IL	[REDACTED]	AD	12:29PM	5	1.04
12. 02/20	ENGLEWOOD FL	[REDACTED]	AD	04:36PM	19	3.95
13. 02/20	ARLIGNHTS IL	[REDACTED]	AD	04:54PM	1	.21
14. 02/21	CINCINNATI OH	[REDACTED]	AD	09:34AM	1	.21
15. 02/21	FAIRDEALNG KY	[REDACTED]	BD	01:11PM	6	1.78
16. 02/21	FAIRDEALNG KY	[REDACTED]	BD	01:26PM	3	.89
17. 02/21	ARLIGNHTS IL	[REDACTED]	AD	02:29PM	2	.42
18. 02/21	CINCINNATI OH	[REDACTED]	AD	04:21PM	3	.62
19. 02/22	CINCINNATI OH	[REDACTED]	AD	09:13AM	10	2.08
20. 02/22	CINCINNATI OH	[REDACTED]	AD	09:42AM	5	1.04
21. 02/22	CINCINNATI OH	[REDACTED]	AD	11:42AM	1	.21
22. 02/22	ARLIGNHTS IL	[REDACTED]	AD	01:52PM	3	.62
23. 02/22	CINCINNATI OH	[REDACTED]	AD	02:59PM	2	.42
24. 02/22	CINCINNATI OH	[REDACTED]	AD	03:36PM	6	1.24
25. 02/22	NORCROSS GA	[REDACTED]	AD	04:05PM	2	.42
26. 02/22	NORCROSS GA	[REDACTED]	AD	04:07PM	5	1.04
27. 02/23	CINCINNATI OH	[REDACTED]	AD	09:49AM	1	.21
28. 02/23	NORCROSS GA	[REDACTED]	AD	10:21AM	6	1.24
29. 02/23	NORCROSS GA	[REDACTED]	AD	12:23PM	2	.42
30. 02/23	OWENSVILLE IN	[REDACTED]	AD	04:02PM	17	3.53
31. 02/23	ARLIGNHTS IL	[REDACTED]	AD	04:19PM	1	.21
32. 02/23	HUNTSVILLE AL	[REDACTED]	AD	04:19PM	1	.21
33. 02/23	ARLIGNHTS IL	[REDACTED]	AD	04:43PM	1	.21

* Taxes and Rates Applied - See Back of Page

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UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Apr 14, 1995

For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

[REDACTED] (continued)
 Long Distance Provider - MID-COM (continued)
 Direct Dialed Calls (continued)

Date	Place Called	Number Called	Rate*	Time	Min	Amount
34. 02/24	HUNTSVILLE AL	[REDACTED]	AD	11:15AM	1	.21
35. 02/24	KISSIMMEE FL	[REDACTED]	AD	11:28AM	3	.62
36. 02/24	HUNTSVILLE AL	[REDACTED]	AD	12:03PM	8	1.66
37. 02/24	CINCINNATI OH	[REDACTED]	AD	01:09PM	7	1.45
38. 02/27	ARLIGNHTS IL	[REDACTED]	AD	01:39PM	1	.21
39. 02/27	ARLIGNHTS IL	[REDACTED]	AD	01:54PM	1	.21
40. 02/27	LEXINGTON KY	[REDACTED]	BD	02:15PM	3	.89
41. 02/27	ARLIGNHTS IL	[REDACTED]	AD	02:20PM	1	.21
42. 02/27	ARLIGNHTS IL	[REDACTED]	AD	02:35PM	2	.42
43. 02/28	ARLIGNHTS IL	[REDACTED]	AD	12:04PM	1	.21
44. 02/28	ARLIGNHTS IL	[REDACTED]	AD	12:28PM	1	.21
45. 02/28	ARLIGNHTS IL	[REDACTED]	AD	12:36PM	2	.42
46. 03/01	HUNTSVILLE AL	[REDACTED]	AD	09:44AM	10	2.08
47. 03/01	MURRAY KY	[REDACTED]	BD	10:11AM	8	2.37
48. 03/01	CINCINNATI OH	[REDACTED]	AD	11:59AM	9	1.87
49. 03/01	CHATTNOOGA TN	[REDACTED]	AD	01:59PM	1	.21
50. 03/01	HUNTSVILLE AL	[REDACTED]	AD	02:08PM	1	.21
51. 03/01	ARLIGNHTS IL	[REDACTED]	AD	02:36PM	1	.21
52. 03/01	INDIANAPLS IN	[REDACTED]	AD	02:46PM	8	1.66
53. 03/02	KISSIMMEE FL	[REDACTED]	AD	10:45AM	2	.42
54. 03/02	SANTA FE NM	[REDACTED]	AD	12:58PM	1	.22
55. 03/02	AURORA KY	[REDACTED]	BD	12:59PM	6	1.78
56. 03/03	ARLIGNHTS IL	[REDACTED]	AD	12:07PM	2	.42
57. 03/03	HUNTSVILLE AL	[REDACTED]	AD	01:32PM	1	.21
58. 03/03	DOUGLASVL GA	[REDACTED]	AD	03:39PM	4	.83
59. 03/03	ARLIGNHTS IL	[REDACTED]	AD	04:52PM	4	.83
60. 03/06	DOUGLASVL GA	[REDACTED]	AD	09:25AM	9	1.87

* Taxes and Rates Applied - See Back of Page



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Apr 14, 1995

For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

[REDACTED] (continued)
 Long Distance Provider - MID-COM (continued)
 Direct Dialed Calls (continued)

	Date	Place Called	Number Called	Rate*	Time	Min	
61.	03/06	ARLIGNHTS IL	[REDACTED]	AD	11:46AM	5	1.04
62.	03/06	DOUGLASVL GA	[REDACTED]	AD	01:29PM	3	.62
63.	03/06	ARLIGNHTS IL	[REDACTED]	AD	04:49PM	5	1.04
64.	03/07	OWENSVILLE IN	[REDACTED]	AD	10:27AM	8	1.66
65.	03/07	MANCHESTER MO	[REDACTED]	AD	01:50PM	2	.42
66.	03/07	ARLIGNHTS IL	[REDACTED]	AD	02:16PM	2	.42
67.	03/08	ARLIGNHTS IL	[REDACTED]	AD	12:11PM	2	.42
68.	03/08	KISSIMMEE FL	[REDACTED]	AD	12:57PM	4	.83
69.	03/08	DOUGLASVL GA	[REDACTED]	AD	01:46PM	1	.21
70.	03/13	FAIRDEALNG KY	[REDACTED]	BD	12:32PM	8	2.37
71.	03/13	MURRAY KY	[REDACTED]	BD	12:39PM	7	2.08
72.	03/13	FAIRDEALNG KY	[REDACTED]	BD	12:47PM	2	.60
73.	03/13	AURORA KY	[REDACTED]	BD	12:50PM	5	1.48
74.	03/13	BENTON KY	[REDACTED]	BD	03:40PM	2	.60
75.	03/13	ARLIGNHTS IL	[REDACTED]	AD	04:44PM	1	.21
76.	03/14	DOUGLASVL GA	[REDACTED]	AD	09:27AM	1	.21
77.	03/14	MURRAY KY	[REDACTED]	BD	10:22AM	2	.60
78.	03/14	MURRAY KY	[REDACTED]	BD	11:38AM	4	1.19
79.	03/14	HUNTSVILLE AL	[REDACTED]	AD	12:05PM	1	.21
80.	03/14	ARLIGNHTS IL	[REDACTED]	AD	02:31PM	2	.42
81.	03/14	KISSIMMEE FL	[REDACTED]	AD	04:41PM	1	.21
82.	03/14	KISSIMMEE FL	[REDACTED]	AD	04:44PM	2	.42
83.	03/15	MURRAY KY	[REDACTED]	BD	11:47AM	1	.30
84.	03/15	MURRAY KY	[REDACTED]	BD	12:18PM	4	1.19
85.	03/15	HUNTSVILLE AL	[REDACTED]	AD	02:52PM	1	.21
86.	03/15	KISSIMMEE FL	[REDACTED]	AD	02:53PM	5	1.04
87.	03/15	KISSIMMEE FL	[REDACTED]	AD	04:04PM	11	2.29

* Taxes and Rates Applied - See Back of Page

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UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Apr 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

[REDACTED] (continued)

Long Distance Provider - MID-COM (continued)

Direct Dialed Calls (continued)

Date	Place Called	Number Called	Rate*	Time	Min	Amount
88. 03/16	AURORA KY	[REDACTED]	BD	11:06AM	3	.89
89. 03/16	AURORA KY	[REDACTED]	BD	12:35PM	4	1.19
90. 03/16	AURORA KY	[REDACTED]	BD	01:10PM	1	.30
91. 03/16	ARLIGNHTS IL	[REDACTED]	AD	02:30PM	1	.21
92. 03/16	KISSIMMEE FL	[REDACTED]	AD	03:39PM	11	2.29
93. 03/17	MURRAY KY	[REDACTED]	BD	10:23AM	2	.60
94. 03/17	MURRAY KY	[REDACTED]	BD	12:19PM	3	.89
95. 03/17	ARLIGNHTS IL	[REDACTED]	AD	01:37PM	1	.21
96. 03/17	ARLIGNHTS IL	[REDACTED]	AD	02:04PM	1	.21
97. 03/17	ARLIGNHTS IL	[REDACTED]	AD	02:16PM	1	.21
98. 03/17	ARLIGNHTS IL	[REDACTED]	AD	02:34PM	1	.21

Total Direct Dialed Calls 75.71

Total Charges for [REDACTED] 75.71

The above total does not include the following taxes:

Federal Tax \$2.27
 State Tax \$1.32

Total Itemized Calls 78.41

Taxes

Amount

99. Federal Tax	2.35
100. State Tax	1.32
Total Taxes	3.67

Total U.S. Billing Current Regulated Charges 82.08

* Taxes and Rates Applied - See Back of Page

This portion of your bill is provided as a service to U.S. Billing.

There is no connection between South Central Bell and U.S. Billing.



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: May 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls

Amount

Long Distance Provider - MID-COM

Direct Dialed Calls

	Date	Place Called	Number Called	Rate*	Time	Min	
1.	03/20	SCOTTSDALE AZ	[REDACTED]	AD	02:17PM	15	3.35
2.	03/21	DOUGLASVL GA	[REDACTED]	AD	09:15AM	1	.21
3.	03/21	OWENSVILLE IN	[REDACTED]	AD	12:50PM	6	1.24
4.	03/21	MURRAY KY	[REDACTED]	BD	01:41PM	6	1.78
5.	03/21	ARLIGNHTS IL	[REDACTED]	AD	02:07PM	1	.21
6.	03/21	ARLIGNHTS IL	[REDACTED]	AE	05:01PM	3	.62
7.	03/22	ENGLEWOOD FL	[REDACTED]	AD	12:00PM	3	.62
8.	03/22	KISSIMMEE FL	[REDACTED]	AD	12:13PM	3	.62
9.	03/22	ARLIGNHTS IL	[REDACTED]	AD	01:06PM	1	.21
10.	03/23	AURORA KY	[REDACTED]	BD	11:17AM	4	1.19
11.	03/23	MURRAY KY	[REDACTED]	BD	11:21AM	2	.60
12.	03/23	MURRAY KY	[REDACTED]	BD	03:37PM	3	.89
13.	03/24	HUNTSVILLE AL	[REDACTED]	AD	09:06AM	1	.21
14.	03/24	GALLATIN TN	[REDACTED]	AD	09:23AM	1	.21
15.	03/24	ARLIGNHTS IL	[REDACTED]	AD	12:36PM	2	.42
16.	03/24	KISSIMMEE FL	[REDACTED]	AD	03:31PM	2	.42
17.	03/24	PRESTONSBG KY	[REDACTED]	BD	04:25PM	18	5.33
18.	03/24	ARLIGNHTS IL	[REDACTED]	AD	04:45PM	1	.21
19.	03/28	SCOTTSDALE AZ	[REDACTED]	AD	03:00PM	18	4.03
20.	03/29	AURORA KY	[REDACTED]	BD	11:28AM	5	1.48
21.	03/29	ARLIGNHTS IL	[REDACTED]	AD	02:12PM	1	.21
22.	03/29	ARLIGNHTS IL	[REDACTED]	AD	04:18PM	2	.42
23.	03/30	HUNTSVILLE AL	[REDACTED]	AD	09:24AM	7	1.45
24.	03/30	ARLIGNHTS IL	[REDACTED]	AD	01:27PM	6	1.24
25.	03/30	LEXINGTON KY	[REDACTED]	BD	01:51PM	2	.60
26.	03/31	LAKEFOREST IL	[REDACTED]	AD	10:59AM	3	.62
27.	03/31	ARLIGNHTS IL	[REDACTED]	AD	03:30PM	1	.21

* Taxes and Rates Applied - See Back of Page

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UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: May 14, 1995

For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

[REDACTED] (continued)
 Long Distance Provider - MID-COM (continued)

1-800-497-8000
 1-800-762-2826 Amount
Reception

Direct Dialed Calls (continued)

Date	Place Called	Number Called	Rate*	Time	Min	
28. 03/31	ARLIGTNHTS IL	[REDACTED]	AD	04:13PM	4	.83
29. 04/03	ARLIGTNHTS IL	[REDACTED]	AD	04:56PM	1	.21
30. 04/04	OWENSVILLE IN	[REDACTED]	AD	10:21AM	1	.21
31. 04/05	HUNTSVILLE AL	[REDACTED]	AD	09:35AM	1	.21
32. 04/05	AURORA KY	[REDACTED]	BD	12:44PM	5	1.48
33. 04/05	DOUGLASVL GA	[REDACTED]	AD	03:19PM	1	.21
34. 04/05	KISSIMMEE FL	[REDACTED]	AD	03:29PM	1	.21
35. 04/05	ARLIGTNHTS IL	[REDACTED]	AD	04:45PM	1	.21
36. 04/06	HUNTSVILLE AL	[REDACTED]	AD	09:21AM	1	.21
37. 04/06	BENTON KY	[REDACTED]	BD	12:33PM	5	1.48
38. 04/06	GATLINBURG TN	[REDACTED]	AD	12:58PM	17	3.53
39. 04/07	KISSIMMEE FL	[REDACTED]	AD	03:13PM	1	.21
40. 04/07	ARLIGTNHTS IL	[REDACTED]	AD	04:00PM	1	.21
41. 04/10	ARLIGTNHTS IL	[REDACTED]	AD	04:46PM	6	1.24
42. 04/11	ARLIGTNHTS IL	[REDACTED]	AD	12:55PM	1	.21
43. 04/11	ARLIGTNHTS IL	[REDACTED]	AD	01:11PM	2	.42
44. 04/11	DOUGLASVL GA	[REDACTED]	AD	02:59PM	1	.21
45. 04/11	HUNTSVILLE AL	[REDACTED]	AD	03:00PM	1	.21
46. 04/11	KISSIMMEE FL	[REDACTED]	AD	03:44PM	1	.21
47. 04/11	FAIRDEALNG KY	[REDACTED]	BD	04:20PM	12	3.56
48. 04/12	ARLIGTNHTS IL	[REDACTED]	AD	02:34PM	1	.21
49. 04/13	ARLIGTNHTS IL	[REDACTED]	AD	12:34PM	1	.21
50. 04/13	ARLIGTNHTS IL	[REDACTED]	AD	12:46PM	1	.21
51. 04/13	DOUGLASVL GA	[REDACTED]	AD	02:05PM	1	.21
52. 04/14	ARLIGTNHTS IL	[REDACTED]	AD	01:15PM	1	.21
53. 04/14	KISSIMMEE FL	[REDACTED]	AD	03:08PM	12	2.50
54. 04/14	ARLIGTNHTS IL	[REDACTED]	AD	03:51PM	1	.21

Total Direct Dialed Calls 47.63
 Total Charges for [REDACTED] 47.63

* Taxes and Rates Applied - See Back of Page



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: May 14, 1995

1-800-335-8346



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

<u>Itemized Calls (continued)</u>	<u>Amount</u>
Total Itemized Calls	47.63
<u>Taxes</u>	<u>Amount</u>
55. Federal Tax	1.43
56. State Tax	1.10
Total Taxes	2.53
Total U.S. Billing Current Regulated Charges	50.16

This portion of your bill is provided as a service to U.S. Billing.

There is no connection between South Central Bell and U.S. Billing.

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UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Jun 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls

Amount

Long Distance Provider - MID-COM

Direct Dialed Calls

Date	Place Called	Number Called	Rate*	Time	Min	Amount
1. 04/25	FAIRDEALNG KY	[REDACTED]	BD	02:16PM	12	3.56
2. 05/02	FORT MYERS FL	[REDACTED]	AD	11:41AM	1	.21
Total Direct Dialed Calls						3.77
Total Charges for [REDACTED]						3.77

The above total does not include the following taxes:

Federal Tax	\$0.11
State Tax	\$0.21

* Taxes and Rates Applied - See Back of Page



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Jun 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

Long Distance Provider - MID-COM - 1-800-497-8000
 Direct Dialed Calls 1-800-762-2826 Receptionist

Date	Place Called	Number Called	Rate*	Time	Min	Amount
3. 04/17	ARLIGNHTS IL	[REDACTED]	AD	03:08PM	1	.21
4. 04/17	ARLIGNHTS IL	[REDACTED]	AD	03:13PM	1	.21
5. 04/18	EDGEMONT IL	[REDACTED]	AD	10:23AM	12	2.50
6. 04/18	FAIRDEALNG KY	[REDACTED]	BD	11:45AM	5	1.48
7. 04/18	ARLIGNHTS IL	[REDACTED]	AD	12:36PM	1	.21
8. 04/18	FAIRDEALNG KY	[REDACTED]	BD	01:06PM	5	1.48
9. 04/19	ARLIGNHTS IL	[REDACTED]	AD	02:00PM	2	.42
10. 04/20	AURORA KY	[REDACTED]	BD	11:11AM	6	1.78
11. 04/20	BELLEVILLE IL	[REDACTED]	AD	12:59PM	15	3.12
12. 04/20	KISSIMMEE FL	[REDACTED]	AD	02:17PM	1	.21
13. 04/20	ARLIGNHTS IL	[REDACTED]	AD	02:59PM	2	.42
14. 04/21	ARLIGNHTS IL	[REDACTED]	AD	01:17PM	1	.21
15. 04/21	ARLIGNHTS IL	[REDACTED]	AD	01:22PM	1	.21
16. 04/21	ARLIGNHTS IL	[REDACTED]	AD	02:01PM	2	.42
17. 04/24	ENGLEWOOD FL	[REDACTED]	AD	09:59AM	11	2.29
18. 04/24	ARLIGNHTS IL	[REDACTED]	AD	12:35PM	2	.42
19. 04/24	KISSIMMEE FL	[REDACTED]	AD	02:00PM	2	.42
20. 04/25	DIR ASSIST IN	[REDACTED]	AD	11:45AM	1	.50
21. 04/25	FAIRDEALNG KY	[REDACTED]	BD	02:15PM	1	.30
22. 04/25	ORLANDO FL	[REDACTED]	AD	03:38PM	2	.42
23. 04/25	ARLIGNHTS IL	[REDACTED]	AD	03:43PM	1	.21
24. 04/26	BELLEVILLE IL	[REDACTED]	AD	04:20PM	1	.21
25. 04/26	BELLEVILLE IL	[REDACTED]	AD	04:21PM	8	1.66
26. 04/27	SALT LAKE UT	[REDACTED]	AD	11:04AM	10	2.23
27. 04/27	ARLIGNHTS IL	[REDACTED]	AD	12:56PM	2	.42
28. 04/27	KISSIMMEE FL	[REDACTED]	AD	03:26PM	8	1.66
29. 04/28	O FALLON IL	[REDACTED]	AD	12:55PM	1	.21

* Taxes and Rates Applied - See Back of Page



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Jun 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

[REDACTED] (continued)

Long Distance Provider - MID-COM (continued)

Direct Dialed Calls (continued)

Date	Place Called	Number Called	Rate*	Time	Min	Amount
30. 04/28	ARLIGTNHTS IL	[REDACTED]	AD	02:55PM	6	1.25
31. 05/01	FAIRDEALNG KY	[REDACTED]	BD	10:36AM	7	2.08
32. 05/01	ARLIGTNHTS IL	[REDACTED]	AD	01:16PM	6	1.25
33. 05/02	ARLIGTNHTS IL	[REDACTED]	AD	04:34PM	7	1.45
34. 05/04	ARLIGTNHTS IL	[REDACTED]	AD	12:24PM	1	.21
35. 05/04	ARLIGTNHTS IL	[REDACTED]	AD	12:53PM	2	.42
36. 05/04	ARLIGTNHTS IL	[REDACTED]	AD	04:53PM	1	.21
37. 05/05	ARLIGTNHTS IL	[REDACTED]	AD	12:47PM	3	.62
38. 05/08	OLATHE KS	[REDACTED]	AD	10:18AM	2	.42
39. 05/08	ARLIGTNHTS IL	[REDACTED]	AD	01:20PM	1	.21
40. 05/08	ARLIGTNHTS IL	[REDACTED]	AD	01:21PM	1	.21
41. 05/08	ARLIGTNHTS IL	[REDACTED]	AD	01:46PM	1	.21
42. 05/09	WAUSAU WI	[REDACTED]	AD	10:20AM	2	.42
43. 05/09	ADDISON TX	[REDACTED]	AD	11:23AM	3	.62
44. 05/09	ARLIGTNHTS IL	[REDACTED]	AD	11:32AM	1	.21
45. 05/09	ARLIGTNHTS IL	[REDACTED]	AD	01:51PM	3	.62
46. 05/10	ARLIGTNHTS IL	[REDACTED]	AD	12:16PM	2	.42
47. 05/10	SCOTTSDALE AZ	[REDACTED]	AD	01:12PM	6	1.34
48. 05/10	KISSIMMEE FL	[REDACTED]	AD	01:54PM	3	.62
49. 05/10	AMERCNFORK UT	[REDACTED]	AD	01:58PM	14	3.13
50. 05/11	OWENSVILLE IN	[REDACTED]	AD	01:00PM	1	.21
51. 05/11	WASHINGTON DC	[REDACTED]	AD	01:24PM	1	.21
52. 05/12	ARLIGTNHTS IL	[REDACTED]	AD	12:55PM	2	.42
53. 05/12	DAYTONABCH FL	[REDACTED]	AD	01:29PM	5	1.04
54. 05/15	ARLIGTNHTS IL	[REDACTED]	AD	12:46PM	1	.21
55. 05/15	ARLIGTNHTS IL	[REDACTED]	AD	01:36PM	2	.42
56. 05/15	HUNTSVILLE AL	[REDACTED]	AD	02:43PM	1	.21

* Taxes and Rates Applied - See Back of Page

CP 019402

(continued) ▶



UNITED MORTGAGE CO

Account Number: [REDACTED]

Bill Period Date: Jun 14, 1995



For U.S. Billing Billing Questions, Call 1 800 460-0556

Detailed Statement of Regulated Charges

Itemized Calls (continued)

Amount

[REDACTED] (continued)
Long Distance Provider - MID-COM (continued)
Direct Dialed Calls (continued)

Table with columns: Date, Place Called, Number Called, Rate*, Time, Min, Amount. Rows 57-69 showing call details.

Total Direct Dialed Calls 50.47
Total Charges for [REDACTED] 50.47

The above total does not include the following taxes:

Federal Tax \$1.51
State Tax \$0.43

Total Itemized Calls 54.24

Taxes

Amount

70. Federal Tax 1.62
71. State Tax64
Total Taxes 2.26

Total U.S. Billing Current Regulated Charges 56.50

* Taxes and Rates Applied - See Back of Page

This portion of your bill is provided as a service to U.S. Billing.

There is no connection between South Central Bell and U.S. Billing.

CP 019402

C U S T O M E R A C C O U N T S U M M A R Y
 AUTOMATED BILLING INQUIRY 1-800-536-3273/CUSTOMER SERVICE 1-800-466-4600
 YOUR PAYMENT MUST BE RECEIVED BY 06/29/95 TO BE CREDITED ON YOUR NEXT STATEMENT

PREVIOUS BALANCE \$42.67
 CHARGES/CREDITS THROUGH 06/11/95
 05/22/95 PAYMENT - THANK YOU 42.67CR
 AMOUNT PAST DUE \$.00
 ACCOUNT CHARGE 10.00
 TOTAL MONTHLY USAGE BEFORE DISCOUNTS 57.59
 DISCOUNTS - SEE SUMMARY 2.84CR

TAXES AND SURCHARGES
 FEDERAL EXCISE TAX 1.64
 STATE/LOCAL TAX .98
 TOTAL CURRENT CHARGES \$67.37
 PLEASE PAY THIS AMOUNT

RECEIVED
JUL - 6 1995
 PUBLIC SERVICE
 COMMISSION \$67.37

DISCOUNT SUMMARY THROUGH 06/11/95							
DESCRIPTION	MINUTES	COST	DISCOUNT	DESCRIPTION	MINUTES	COST	DISCOUNT
NCR DISCOUNT	228	56.70	2.84	TOTAL			2.84

SERVICE SUMMARY

OUTBOUND 1+ SERVICES	\$57.59	MOBILE LINE CELLULAR SERVICE	\$.00
800 SERVICES - BASIC	\$.00	TRAVELREACH PAGING SERVICES	\$.00
800 SERVICES - ENHANCED		BROADCAST FAX	\$.00
ADVANCED 800	\$.00	VOICE MAIL	\$.00
MULTIPOINT 800	\$.00	TELECONFERENCING	\$.00
HOME CONNECTION	\$.00	ALLNET CALL DELIVERY	\$.00
ALLNET ACCESS CALLING CARD	\$.00	INFORMATION SERVICES	\$.00
ALLNET SPECTRUM CALLING CARD	\$.00	TOTAL MONTHLY USAGE BEFORE DISCOUNTS	\$57.59

WHY TIE UP YOUR FAX MACHINE AND STAFF'S TIME WHENEVER YOU HAVE TO FAX SOMETHING TO SEVERAL LOCATIONS? ALLNET/MEDIATEL BROADCAST FAX SERVICE MAKES IT EASY TO FAX TO DOZENS, HUNDREDS, THOUSANDS OF LOCATIONS. WITH PC CAPABILITIES, YOU MAY NOT EVEN NEED TO LEAVE YOUR DESK! CALL FOR DETAILS.

*Ad 6-19-95
 CK # 5210*

9946 06/11/95 M0006-000-A

ACCOUNT NUMBER XXXXXXXXXX

PG 1

Allnet. Your partner in telecommunications.®



SEE REVERSE SIDE FOR KEY TO CALLS AND MORE INFORMATION

Allnet Communication Services

WORLDWIDE LONG DISTANCE ■ 800 SERVICES ■ ALLNET ACCESS ■ FAX SERVICES ■ CUSTOMIZED REPORTING SERVICES

DATE	TIME	NUMBER	PLACE	MIN	*	AMOUNT
FROM PHONE# [REDACTED]						
FROM LOUISVILLE KY						
05/25	0231P	[REDACTED]	KISSIMMEE FL	.5	DAY	.14
05/25	0232P	[REDACTED]	ARLIGNHTS IL	3.6	DAY	.90
05/30	0423P	[REDACTED]	LEXINGTON KY	2.8	DAY	.60
05/31	0621P	[REDACTED]	FAIRDEALNG KY	10.5	EVE	1.63
06/01	0113P	[REDACTED]	ARLIGNHTS IL	.5	DAY	.12
06/01	0320P	[REDACTED]	AURORA KY	1.8	DAY	.39
06/02	0217P	[REDACTED]	COVINGTON KY	3.6	DAY	.78
06/02	0404P	[REDACTED]	OWENSVILLE IN	.8	DAY	.20
06/05	0416P	[REDACTED]	ARLIGNHTS IL	1.5	DAY	.37
06/06	1131A	[REDACTED]	FAIRDEALNG KY	2.1	DAY	.45
06/06	0112P	[REDACTED]	BALTIMORE MD	.6	DAY	.16
06/06	0310P	[REDACTED]	ORLANDO FL	.6	DAY	.16
06/06	0321P	[REDACTED]	ARLIGNHTS IL	1.9	DAY	.47
06/06	0336P	[REDACTED]	KISSIMMEE FL	.5	DAY	.14
06/07	0410P	[REDACTED]	AMERCNFORK UT	.8	DAY	.23
06/07	0411P	[REDACTED]	ARLIGNHTS IL	1.6	DAY	.40
06/08	1152A	[REDACTED]	AURORA KY	2.9	DAY	.63
06/09	0101P	[REDACTED]	SMYRNA GA	6.1	DAY	1.59
06/09	0152P	[REDACTED]	KISSIMMEE FL	.5	DAY	.14
06/09	0158P	[REDACTED]	ARLIGNHTS IL	.8	DAY	.20

PHONE [REDACTED] TOTAL 44.0 \$9.70

FROM PHONE# [REDACTED]						
FROM LOUISVILLE KY						
06/06	0116P	[REDACTED]	BALTIMORE MD	1.7	DAY	.47

PHONE [REDACTED] TOTAL 1.7 \$0.47

FROM PHONE# [REDACTED]						
FROM LOUISVILLE KY						
05/15	1253P	[REDACTED]	ARLIGNHTS IL	.5	DAY	.12
05/16	0420P	[REDACTED]	HUNTSVILLE AL	.5	DAY	.12
05/17	0147P	[REDACTED]	BERWYN MD	2.0	DAY	.55
05/18	0142P	[REDACTED]	ARLIGNHTS IL	.8	DAY	.20
05/19	1007A	[REDACTED]	MEMPHIS TN	9.5	DAY	2.47
05/22	1002A	[REDACTED]	RAPID CITY SD	7.7	DAY	2.20
05/22	0319P	[REDACTED]	MAYFIELD KY	3.2	DAY	.69
05/24	0133P	[REDACTED]	BERWYN MD	2.0	DAY	.55
05/25	0254P	[REDACTED]	HUNTSVILLE AL	.5	DAY	.12
05/26	0458P	[REDACTED]	ARLIGNHTS IL	1.0	DAY	.25
05/26	0501P	[REDACTED]	KISSIMMEE FL	.5	EVE	.10
05/30	0307P	[REDACTED]	KISSIMMEE FL	.5	DAY	.14
05/30	0451P	[REDACTED]	KISSIMMEE FL	.7	DAY	.19
05/30	0452P	[REDACTED]	ARLIGNHTS IL	2.5	DAY	.62
05/31	0315P	[REDACTED]	ARLIGNHTS IL	.5	DAY	.12
05/31	0328P	[REDACTED]	ARLIGNHTS IL	2.0	DAY	.50
06/01	1259P	[REDACTED]	BERWYN MD	1.3	DAY	.36
06/01	0146P	[REDACTED]	ARLIGNHTS IL	1.2	DAY	.30
06/02	0136P	[REDACTED]	DIR ASST IN	2.0	DAY	.89
06/02	0421P	[REDACTED]	ARLIGNHTS IL	1.4	DAY	.35
06/05	0111P	[REDACTED]	ORLANDO FL	6.4	DAY	1.76
06/05	0242P	[REDACTED]	ARLIGNHTS IL	.5	DAY	.12
06/05	0445P	[REDACTED]	LEBANON OH	4.4	DAY	1.10
06/06	1044A	[REDACTED]	CINCINNATI OH	9.1	DAY	2.27
06/06	1128A	[REDACTED]	FAIRDEALNG KY	3.1	DAY	.67
06/06	0113P	[REDACTED]	BALTIMORE MD	2.5	DAY	.69
06/06	0222P	[REDACTED]	BIRMINGHAM AL	3.6	DAY	.94
06/07	0218P	[REDACTED]	ORLANDO FL	1.0	DAY	.27
06/07	0323P	[REDACTED]	AMERCNFORK UT	11.9	DAY	3.40
06/08	0412P	[REDACTED]	ARLIGNHTS IL	2.6	DAY	.65
06/09	0449P	[REDACTED]	ARLIGNHTS IL	.9	DAY	.22

PHONE [REDACTED] TOTAL 86.3 \$22.93

FROM PHONE# [REDACTED]						
FROM LOUISVILLE KY						
05/12	1127A	[REDACTED]	VALPARAISO FL	1.1	DAY	.30
05/12	0129P	[REDACTED]	INDIANAPLS IN	.5	DAY	.12
05/16	0342P	[REDACTED]	VALPARAISO FL	1.1	DAY	.30
05/18	1145A	[REDACTED]	MEMPHIS TN	3.9	DAY	1.01
05/18	0106P	[REDACTED]	MEMPHIS TN	4.3	DAY	1.12
05/19	1243P	[REDACTED]	MEMPHIS TN	1.2	DAY	.31
05/22	0230P	[REDACTED]	MEMPHIS TN	2.2	DAY	.57

9948 06/11/95 M0006-000-A

ACCOUNT NUMBER [REDACTED]

DATE	TIME	NUMBER	PLACE	MIN	*	AMOUNT
05/23	1152A	[REDACTED]	MANCHESTER MO	3.6	DAY	.90
05/23	1156A	[REDACTED]	MANCHESTER MO	2.7	DAY	.67
05/23	0111P	[REDACTED]	MANCHESTER MO	1.4	DAY	.35
05/24	1032A	[REDACTED]	VALPARAISO FL	1.2	DAY	.33
05/24	1039A	[REDACTED]	AURORA KY	.8	DAY	.17
05/24	1043A	[REDACTED]	AURORA KY	.5	DAY	.11
05/24	1047A	[REDACTED]	AURORA KY	.7	DAY	.15
05/24	1051A	[REDACTED]	AURORA KY	1.8	DAY	.39
05/24	1248P	[REDACTED]	MANCHESTER MO	.5	DAY	.12
05/24	1251P	[REDACTED]	MANCHESTER MO	1.6	DAY	.40
05/24	0114P	[REDACTED]	MEMPHIS TN	1.8	DAY	.47
05/24	0244P	[REDACTED]	MANCHESTER MO	2.1	DAY	.52
05/24	0248P	[REDACTED]	MANCHESTER MO	1.4	DAY	.35
05/24	0250P	[REDACTED]	MANCHESTER MO	6.9	DAY	1.72
05/24	0301P	[REDACTED]	MANCHESTER MO	5.0	DAY	1.25
05/25	1108A	[REDACTED]	VALPARAISO FL	1.1	DAY	.30
05/26	0118P	[REDACTED]	MEMPHIS TN	1.7	DAY	.44
05/26	0433P	[REDACTED]	GOODLETSLV TN	.9	DAY	.22
05/30	0418P	[REDACTED]	MEMPHIS TN	.8	DAY	.21
06/01	1138A	[REDACTED]	VALPARAISO FL	.8	DAY	.22
06/02	0127P	[REDACTED]	GOODLETSLV TN	1.5	DAY	.37
06/02	0316P	[REDACTED]	GOODLETSLV TN	.9	DAY	.22
06/02	0326P	[REDACTED]	GOODLETSLV TN	.9	DAY	.22
06/02	0433P	[REDACTED]	GOODLETSLV TN	.9	DAY	.22
06/02	0454P	[REDACTED]	VALPARAISO FL	2.8	DAY	.77
06/05	1046A	[REDACTED]	VALPARAISO FL	3.0	DAY	.82
06/05	0223P	[REDACTED]	VALPARAISO FL	.6	DAY	.16
06/05	0229P	[REDACTED]	OWENSVILLE IN	2.1	DAY	.52
06/05	0249P	[REDACTED]	GOODLETSLV TN	1.0	DAY	.25
06/05	0301P	[REDACTED]	VALPARAISO FL	1.1	DAY	.30
06/06	0209P	[REDACTED]	WINTERPARK FL	.8	DAY	.22
06/06	0210P	[REDACTED]	BALTIMORE MD	2.4	DAY	.66
06/06	0313P	[REDACTED]	GOODLETSLV TN	4.4	DAY	1.10
06/07	0221P	[REDACTED]	ORLANDO FL	1.0	DAY	.27
06/07	0223P	[REDACTED]	WINTERPARK FL	2.3	DAY	.63
06/08	1144A	[REDACTED]	VALPARAISO FL	.8	DAY	.22
06/08	1242P	[REDACTED]	GOODLETSLV TN	6.1	DAY	1.52
06/08	0111P	[REDACTED]	GOODLETSLV TN	1.3	DAY	.32
06/08	0127P	[REDACTED]	GOODLETSLV TN	1.0	DAY	.25
06/09	1155A	[REDACTED]	VALPARAISO FL	1.1	DAY	.30
06/09	0114P	[REDACTED]	VALPARAISO FL	1.6	DAY	.44
06/09	0323P	[REDACTED]	VALPARAISO FL	1.1	DAY	.30

PHONE [REDACTED] TOTAL 90.3 \$23.10

FROM PHONE# [REDACTED]						
FROM LOUISVILLE KY						
05/13	1232P	[REDACTED]	ARLIGNHTS IL	2.2	NGT	.30
05/20	0142P	[REDACTED]	ARLIGNHTS IL	1.6	NGT	.22
05/23	0611P	[REDACTED]	ARLIGNHTS IL	.5	EVE	.09
05/23	0725P	[REDACTED]	ARLIGNHTS IL	1.0	EVE	.18
05/24	0515P	[REDACTED]	ARLIGNHTS IL	1.3	EVE	.23
05/30	1035A	[REDACTED]	ARLIGNHTS IL	1.0	DAY	.25
06/06	0217P	[REDACTED]	ARLIGNHTS IL	.5	DAY	.12

PHONE [REDACTED] TOTAL 8.1 \$1.39



Allnet Communication Services

WORLDWIDE LONG DISTANCE ■ 800 SERVICES ■ ALLNET ACCESS ■ FAX SERVICES ■ CUSTOMIZED REPORTING SERVICES

SERVICE DETAIL SUMMARY

OUTBOUND 1+ SERVICES	CALLS	MINUTES	AMOUNT	DIRECTORY ASSISTANCE	CALLS	MINUTES	AMOUNT
OUT OF STATE	95	194.6	\$50.04	TOTAL	1	2.0	\$.89
IN STATE	12	33.8	\$6.66	TOTAL MONTHLY USAGE BEFORE DISCOUNTS	108	230.4	\$57.59

TERMINATING AREA CODE SUMMARY

AREA	CALLS	MINS	AMOUNT	AREA	CALLS	MINS	AMOUNT	AREA	CALLS	MINS	AMOUNT
205	3	4.6	1.18	301	3	5.3	1.46	314	9	25.2	6.28
317	1	.5	.12	404	1	6.1	1.59	407	12	15.3	4.16
410	4	7.2	1.98	502	10	27.4	5.28	513	2	13.5	3.37
605	1	7.7	2.20	606	2	6.4	1.38	615	10	18.9	4.69
708	24	31.9	7.30	801	2	12.7	3.63	812	3	4.9	1.61
901	8	25.4	6.60	904	13	17.4	4.76				

