TITLE SHEET

KENTUCKY TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service for Telecommunications Services furnished by Simwood, Inc., with principal offices at 5016 Spedale Ct. #306, Spring Hill, TN 37174. This tariff applies for services furnished within the state of Kentucky. This tariff is on file with the Kentucky Public Service Commission, and copies may be inspected, during normal business hours, at the company's principal place of business.

The Company provides communications services in Kentucky. The Company is a Wyoming Corporation with its headquarters in Spring Hill, Tennesee. It is authorized to conduct business in Kentucky, with its principal office located at 5016 Spedale Ct. #306, Spring Hill, TN 37174.

Most, if not all, services are provided to business customers pursuant to individual case based contracts as described below. To the extent that contracts are silent as to a term or rate or contracts have not been executed, then rates and term offered in this Tariff are applicable.

This Tariff contains the description of the Services offered, the terms and conditions under which each of the Services are provided, and all effective rates and charges applicable to the furnishing of Business Local Exchange Service. The rates and Services provided in this Tariff are filed at the Commission.

These Tariffs are also available for viewing, during normal Business Hours, at the Commission or the Company's principal place of business:

5016 Spedale Ct. #306 Spring Hill, TN 37174

Issued: April 20, 2020 By:

Thomas Hadden Simwood, Inc. 5016 Spedale Ct. #306 Spring Hill, TN 37174 (833) 857-2360



PUBLIC SERVICE COMMISSION OF KENTUCKY

2/6/2020

CONCURRING, CONNECTING OR OTHER PARTICIPATING CARRIERS

- 1. Concurring Carriers None
- 2. Connecting Carriers None
- 3. Other Participating Carriers None

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CHECK SHEET

The Sheets of this tariff are effective as of the date shown at the bottom of the respective sheets. Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this sheet.

Sheet

Revision

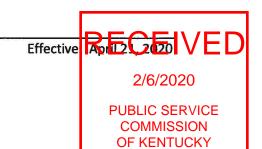
<u>Sheet</u>	Revision
1	Original *
2	Original *
3	Original *
4	Original *
5	Original *
6	Original *
7	Original *
8	Original *
9	Original *
10	Original *
11	Original *
12	Original *
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14	Original *
15	Original *
16	Original *
17	Original *
18	Original *
19	Original *

20 Original *

21 Original *

Issued: April 20, 2020 By: * Denotes sheets in this filing

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Kentucky PSC Tariff No. 1

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By:		Thomas Hadden		_
		Simwood, Inc.		2/6/2020
		5016 Spedale Ct. #306 Spring Hill, TN 37174		PUBLIC SERVICE COMMISSION

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TARIFF FORMAT

- A. Sheet Numbering: Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially; however, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between pages 11 and 12 would be 11.1.
- B. Sheet Revision Numbers: Revision numbers also appear in the upper right corner of each sheet where applicable. These numbers are used to indicate the most current page version on file with the Commission. For example, 4th Revised Sheet 13 cancels 3rd Revised Sheet 13. Consult the Check Sheet for the sheets currently in effect.
- C. Paragraph Numbering Sequence: There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:
 - 2. 2.1 2.1.1 2.1.1.A 2.1.1.A.1 2.1.1.A.1.(a) 2.1.1.A.1.(a).l 2.1.1.A.1.(a).l.(i) 2.1.1.A.1.(a)l.(i).(l)
- D. Check Sheets: When a tariff filing is made with the Commission, an updated Check Sheet accompanies the tariff filing. The Check Sheet lists the sheets contained in the tariff, with a cross reference to the current Revision Number When new sheets are added, the Check Sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this sheet if these are the only changes made to it (*i.e.*; the format, etc. remains the same, just revised revision levels on some sheets). The tariff user should refer to the latest Check Sheet to find out if a particular sheet is the most current on Commission file.

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SYMBOLS

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

- (D) Delete or Discontinue
- (I) Change Resulting in an Increase to a Customer's Bill
- (M) Moved from another Tariff Location
- (N) New
- (R) Change resulting in a Reduction to a Customer's Bill
- (T) Change in Text or Regulation, but no change in Rate or Charge

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

1.1. Definitions

The Company - Used throughout this tariff to mean Simwood, Inc.

<u>Access Line</u> - An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a subscriber's location to the Company's location or switching center.

<u>Account Code</u> - A numerical code, one or more of which are assigned to a customer to enable the Company to identify use of service on his account and to bill the customer accordingly for such service. Multiple account codes may be assigned to a customer to identify individual users or groups of users on his account.

Advance Payment: Part or all of a payment required before the start of service.

<u>Alternate Billing</u> - Payment arrangements for calls completed over the Company's network which are other than those billed directly by the Company to the originating line.

<u>Authorized User</u> - A person, firm, corporation, or other entity authorized by the customer to receive or send communications over the Company's network.

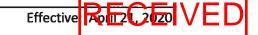
Bandwidth - The total frequency band, in hertz, allocated for a channel.

<u>Common Carrier</u> - A company or entity providing telecommunications services to the public.

<u>Customer</u> - The person, firm, corporation, or other entity that orders and/or utilizes telecommunications services from the Company. The Subscriber is the Customer in cases of presubscribed direct-billed service and exchange access service, whereas the End User is the Customer when alternative billing methods are chosen.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS (Continued)

1.1. Definitions (Continued)

<u>Customer Provided Equipment</u> - Terminal equipment, as defined herein, provided by a customer.

<u>Direct Billing</u> - Payment arrangements for calls completed over the Company's network which are billed on a regular basis to the billing telephone number associated with the originating telephone number(s).

Exchange Access Service: Switched or Special Access to the Company's network by any Interconnecting Carrier for the purpose of originating or terminating communications.

<u>Disconnection</u> - The disconnection of a circuit, dedicated access line or port connection being used for existing service.

<u>End User</u> - The calling or called party using the services of the Company and therefore responsible for the associated charges.

<u>Facility</u> – Trunks, lines or other transmission media by which a common carrier originates and/or terminates interexchange messages to and/or from the exchange access network of the Company.

<u>Holidays</u> - the Company's recognized holidays are New Year's Day, Independence Day, Labor Day, Thanksgiving and Christmas.

<u>Message Toll Service Charge</u> – An incremental or measured charge assessed to the Customer on a call where such increment reflects a measure of the call's duration, such as one minute, six seconds, three minutes etc.

<u>PIU</u>: Percent Interstate Usage

<u>Premises</u> - The space designated by a customer as its place or places of business for termination of service, whether for its own communications needs or for its resale customers.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS (Continued)

1.1. Definitions (Continued)

<u>Service Agreement</u> - A standard order form that includes all pertinent billing, technical, and other descriptive information pertaining to the Customer that will enable the Company to provide the communication service as required.

<u>Special Access Service</u>: Dedicated access between a Customer's Premises and another Point of Presence for the purpose of originating or terminating communications.

<u>Subscriber</u> - The person or legal entity that enters into direct billing arrangements for the Company's telecommunications services.

<u>Switched Access Service</u>: Access to the switched network of the Company for the purpose of originating or terminating communications.

<u>Telecommunications</u> - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, or other similar communications.

<u>Time of Day</u> - Day, as referred to in this tariff, shall mean 8:00 A.M. until 4:59 P.M., Monday through Friday; Evening shall refer to 5:00 P.M. until 10:59 P.M., Sunday through Friday, and all day on the Company recognized Holidays; Night/Weekend shall refer to 11:00 P.M. until 7:59 A.M., Sunday through Friday, all day Saturday, and from 12:00 A.M. until 4:59 P.M. Sunday, unless otherwise stated herein.

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SECTION 2 - RULES AND REGULATIONS

2.1. Undertaking of the Company

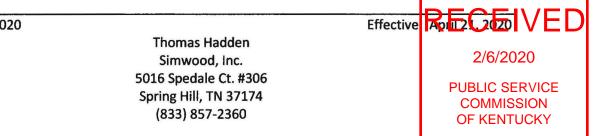
This tariff contains the regulations and rates applicable to local resale telecommunications services provided by Company for telecommunications between points within the State of Kentucky. Resale services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff in compliance with limitations set forth in the Commission's rules. The Company's services are provided on a statewide basis and are not intended to be limited geographically. The Company offers service to all those who desire to purchase service from the Company's services shall fie a service application with the Company which fully identifies the Customer, the services requested and other information requested by the Company.

Additionally, Company shall be responsible for the marketing practices of its contracted dealers and for their compliance with this provision. Company understands that violation of this provision could result in a rule to show cause as to the withdrawal of its certification to complete local telecommunications traffic within the State of Kentucky.

Local exchange services are provided, subject to availability of facilities and equipment, in areas currently served by the following Incumbent LECs: 1) BellSouth Telecommunications, LLC d/b/a AT&T Kentucky.

The Company concurs with the maps and legal descriptions filed with the Commission by BellSouth Telecommunications, LLC d/b/a AT&T Kentucky.

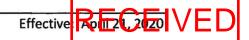
- 2.1.1. The services provided by the Company are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services.
- 2.1.2. The rates and regulations contained in this tariff apply only to the services furnished by the Company and do not apply, unless otherwise specified, to the lines, facilities or services provided by a local exchange telephone company or other common carrier for use in accessing the services of the Company.
- 2.1.3. The Company reserves the right to limit the length of communications, to discontinue furnishing services, or limit the use of service as necessitated by conditions beyond its control without limitation; including lack of satellite or other transmission medium capacity; the revision, alteration or re-pricing of the Underlying carrier's offerings; or when use if service becomes or is in violation of the law or the provisions of this tariff.



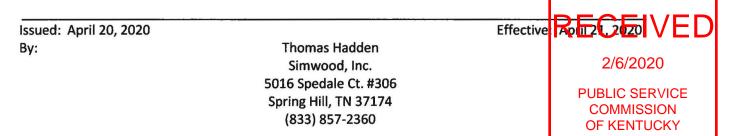
- 2.2 Use of Service
 - 2.2.1. All customers will be businesses who have entered into individual case-based contractual agreements with the Company which will govern the rates to be charged for the particular services to be provided as well as additional contractual terms as needed for the particular service or location. In the event any contract provision is contrary to this tariff, the contract provision will control. To the extent that the contract does not provide pricing for local exchange service, the rates and prices contained within Section 4 will control.
 - 2.2.2 Company's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services, subject to any limitations set forth in this Section 2.2
 - 2.2.3. The use of Company's services to make calls which might reasonably be expected to frighten, abuse, torment or harass another or in such a way as to unreasonably interfere with use by others is prohibited.
 - 2.2.4. The use of Company's services without payment for service or attempting to avoid payment by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
 - 2.2.5. The Company's services are available for use 24 hours per day, seven days per week.
 - 2.2.6. The Company does not transmit messages, but the services may be used for that purpose.
 - 2.2.7. The Company's services may be denied for nonpayment of charges or for other violations of this tariff.
 - 2.2.8. Customers shall not use the service provided under this tariff for any unlawful purpose.
 - 2.2.9. The Customer is responsible for notifying the Company immediately of any unauthorized use of services.

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- 2.3. Liability of the Company
 - 2.3.1. The Company shall not be liable for any claim, loss, expense or damage for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff, if caused by the Underlying Carrier, an act of God, fire, war, civil disturbance, act of government, or due to any other causes beyond the Company's control.
 - 2.3.2. The Company shall not be liable for, and shall be fully indemnified and held harmless by the Customer against any claim, loss, expense, or damage for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data or information transmitted.
 - 2.3.3. No agent or employee of any other carrier or entity shall be deemed to be an agent or employee of the Company.
 - 2.3.4. The Company's liability for damages, resulting in whole or in part from or arising in connection with the furnishing of service under this tariff, including but not limited to mistakes, omissions, interruptions, delays, errors, or other defects or misrepresentations shall not exceed an amount equal to the charges provided for under this tariff for the monthly service charge for the period during which the call was affected. No other liability in any event shall attach to the Company.
 - 2.3.5. The Company shall not be liable for and shall be indemnified and saved harmless by any Customer or by any other entity from any and all loss, claims, demands, suits, or other action or any liability whatsoever, whether suffered, made, instituted, or asserted by any Customer or any other entity or any other property whether owned or controlled by the Customer or others.
 - 2.3.6. The Company shall not be liable for any indirect, special, incidental, or consequential damages under this tariff including, but not limited to, loss of revenue or profits, for any reason whatsoever, including the breakdown of facilities associated with the service, or for any mistakes, omissions, delays, errors, or defects in transmission occurring during the course of furnishing service.
 - 2.3.7. The remedies set forth herein are excluding and in lieu of all other warranties and remedies, whether express, implied, or statutory, including without limitation implied warranties of merchantability and fitness for a particular purpose.



- 2.4. <u>Responsibilities of the Customer</u>
 - 2.4.1. The Customer is responsible for placing any necessary orders and complying with tariff regulations. The Customer is also responsible for the payment of charges for services provided under this tariff.
 - 2.4.2. The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by the Company on the Customer's behalf.
 - 2.4.3. The Customer must use the services offered in this tariff in a manner consistent with the terms of this tariff and the policies and regulations of all state, federal and local authorities having jurisdiction over the service.

2.5. <u>Cancellation or Interruption of Services</u>

- 2.5.1. Without incurring liability, upon five (5) working days written notice to the Customer, where a 'working day' is defined as any day on which the company's business office is open and U. S. Mail is delivered, the Company may immediately discontinue services to a Customer or may withhold the provision of ordered or contracted services:
 - 2.5.1.A. For non-payment of any sum due the Company for more than twentytwo (22) days after issuance of the bill for the amount due,
 - 2.5.1.B. For violation of any of the provisions of this tariff,
 - 2.5.1.C. For violation of any law, rule, regulations, policy of any governing authority having jurisdiction over the Company's services, or
 - 2.5.1.D. By reason of any order or decision of a court, state or federal regulatory body or other governing authority prohibiting the Company from furnishing its services.
- 2.5.2. Without incurring liability, the Company may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff operation of Customer and the Company's equipment and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified.
- 2.5.3. The Customer may terminate service upon five (5) days written or oral notice for the Company's standard month-to-month contract. Customer will be liable for all usage on any of the Company's service offerings until the Customer actually leaves the service.

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2.6. Credit Allowance

The Customer will receive credit for service interruption beginning when the customer reports the interruption to the Company's Customer Service Department and end when service is restored to the demarcation point. Credits for interruptions that are reported during non-business hours are calculated in the same manner.

2.7. **Restoration of Service**

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

2.8. Deposit

The Company does not require deposits unless required in an individual case-based contract.

2.9. Payment and Billing

- 2.9.1. Service is provided and billed on a billing cycle basis, beginning on the date that service becomes effective. Billing is payable upon the same date each month.
- 2.9.2. The Customer is responsible for payment of all charges furnished to the customer. Recurring charges are billed in advance. Usage and other non-recurring charges are billed in arrears. The initial billing may, at the Company's option, also include one month's estimated usage during a month billed in advance.
- 2.9.3. All bills are presumed accurate and shall be binding on the customer unless objection is received by the Company either orally or in writing.

2.10. **Collection Costs**

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



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2.11. Customer Complaints and/or Billing Disputes

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

5016 Spedale Ct. #306 Spring Hill, TN 37174 Telephone: (833) 857-2360

Any objection to billed charges should be reported to the Company. Adjustments to Customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate. If over-billing of a subscriber occurs, due to Company error, the Company shall pay any interest on the amount over-billed.

All Customer complaints are subject to the jurisdiction of the Commission which may be contacted at the following address and telephone number:

State of Kentucky Public Service Commission 211 Sower Boulevard P.O. Box 615 Frankfort, KY 40602-0615 (502) 564-3940 (800) 772-4636 (toll-free in Kentucky)

2.12. <u>Taxes</u>

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

2.13. Late Charge

If the entire amount billed, exclusive of any amount disputed by the customer, is received by the Company after the payment date or if any portion of the payment is received by the Company in funds which are not immediately available to the Company, then a late payment charge will apply to the unpaid balance. The late payment charge will not exceed 10 percent (10%) of the first 30 dollars (\$30.00) of the customer's bill and 2 percent (2%) of the remainder.

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SECTION 3 – DESCRIPTION OF SERVICE

3.1. <u>Computation of Charges</u>

The total monthly charge for basic local service, with additional charges for custom calling features when applicable, is a fixed monthly amount and entitles subscribers to an unlimited number of calls to all exchange access lines within the local calling area.

3.2. Timing of Calls

The customer's long distance usage charge is based on the actual usage of the Company's network. Usage begins when the called party picks up the receiver. A call is terminated when the switch determines the calling party hangs up.

3.3. Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call. The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers and associated vertical and horizontal coordinates that are published in the Local Exchange Routing Guide by Telcordia.

(V1 - V2)² + (H1 - H2)²

Formula:



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SECTION 3 - DESCRIPTION OF SERVICE (Continued)

3.4. General Description of the Company's Local Communications Services

3.4.1. Local Exchange Service

Local exchange service offered by the Company refers to the ability to make and receive telephone calls within the Customer's Local Calling Area as defined hereunder. Local exchange service, unless otherwise stated on a product-specific basis, also provides the customer access to operator services, directory assistance, interexchange carrier networks, and emergency service networks such as 911.

3.4.2. Custom Calling Features

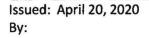
In addition to Local Exchange Service as described above in 3.4.1., the Company may offer the following Custom Calling Features and services, subject to availability:

Call Waiting	(
Call Forwarding	(
Remote Access to Call Forwarding	1
Three-Way Calling	(
Speed Calling	(
Call Blocker	(
Priority Call	9
Call Return	1
Auto Redial	1

Call Trace Caller ID Anonymous Call Rejection Call Waiting ID Call Transfer Disconnect Originating Line Screening 900/976 Blocking Toll Blocking Answer Supervision

3.4.2. Special Promotional Offerings

From time to time the Company may provide certain special promotional offerings to its customers. These offerings may be limited to certain dates, times and locations.



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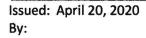
2/6/2020

4.1.

Kentucky PSC Tariff No. 1

SECTION 4 - CURRENT RATES

Local Exchange Service				
4.1.1.	Monthly	Recu	rring Charges	Monthly Rate
	4.1.1.A.	Busi	ness	
		1.	Basic	\$29.00
		2.	Unlimited	\$49.00
4.1.2.	Local Exc	hange	e Service Non-Recurring Charges	One Time Charge
		1.	Installation – Business	\$50.00
		2.	Move – Business	\$50.00
		3.	Restore – Business	\$30.00



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2/6/2020

Kentucky PSC Tariff No. 1

Commercial

SECTION 4 - CURRENT RATES (Continued)

4.2. <u>Custom Calling Features</u>

4.2.1. Monthly Recurring Charges

	commercia
SERVICE	Business
Call Waiting	\$6.00
Call forwarding	\$6.00
Selective Call Forwarding	\$6.00
Simultaneous Call	
Forwarding	\$6.00
Call Forwarding - Busy Line	\$6.00
Call Forwarding - No Answer	\$6.00
Call Forwarding - Busy/No	
Answer	\$6.00
Remote Access to Call	
Forwarding	\$6.00
Three Way Calling	\$6.00
Speed Calling - 8	\$6.00
Speed Calling - 30	\$6.00
Call Blocker	\$6.00
Priority Call	\$6.00
Call Return	\$6.00
Auto Redial	\$6.00
Call Trace	\$6.00
Caller ID	\$6.00
Calling Number Delivery	\$6.00
Calling Name Delivery	\$6.00
Calling Name & Number	
Delivery	\$6.00
Anonymous Call Rejection	\$6.00
Call Waiting ID Options	\$6.00
Call Transfer Disconnect	\$6.00
Originating Line Screening	\$6.00
900/976 Blocking	\$6.00
Toll Blocking	\$6.00
Answer Supervision	\$6.00

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SECTION 4 - CURRENT RATES (Continued)

4.2. Custom Calling Features

4.2.2. Non-Recurring Charges Installation, per feature: \$15.00

4.3. Long Distance

Calls billed in full minute increments. First minute of use rounded up to full minute. Rate per minute: \$0.08

4.4 FEES AND SURCHARGES

Quoted rates do not include fees or surcharges.

4.4.A Lifeline Support Charge

Each line will incur a \$0.09 per-line, per-month Kentucky Lifeline Support Charge.

4.4.B TRS/TAP Surcharges

Each line will incur a \$0.03 per-line, per-month Kentucky TRS/TAP Surcharge.



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Exhibit 4

Sample Company Bill





INVOICE

Client Attention: Accounts Payable Address Address Invoice Date Jan 1, 2020

Invoice Number 10010021649

Reference PO #71601 Simwood Inc 5016 Spedale Ct. Unit 306 Spring Hill TN 37174 USA

Description	Quantity	Unit Price	Amount USD
Description of Service	###	####	###
Calls: ######## Minutes: #########			
Description of Service	### ###	###	
		Subtotal	###
		TOTAL USD	####

Due Date: Jan 31, 2020

Please ensure we receive cleared funds by the above due date. Overdue invoices will result in suspension of services and late payment fees.

Wire routing no. ### ACH routing no. ### Account ### Account name Simwood Inc

