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September 23, 2013

Mr. Joe Werner, Chief
Telecommunications Division
Tennessee Regulatory Authority
460 James Robertson Parkway
Nashville, Tennessee 37243-0505

RE: Application of Crosstel Tandem, Inc., for a Certificate to Provide Competing Local Telecommunications Services in the State of Tennessee

On behalf of Crosstel Tandem, Inc., enclosed for filing with the Commission are an original and thirteen (13) copies of the above-referenced application and a check in the amount of \$25.00 for the requisite application filing fee.

We ask that the enclosed Return Stamped Copy of this letter be returned in the self-addressed, stamped envelope provided as confirmation of receipt. Should you have any questions concerning this filing, please do not hesitate to contact the undersigned at 301-788-6889 or tfireccg@myactv.net.

Sincerely,

Terri K. Firestein
Sr. Director
Consultant for Crosstel Tandem, Inc.

Enclosures



Terri K. Firestein
Sr. Director
10806 Garrison Hollow Rd
Clear Spring, MD 21722

PHONE (301) 842-1437
E-MAIL tfireccg@myactv.net
WEB SITE <http://www.ccgcomm.com>



Please consider the environment before printing the contents of this letter.

BEFORE THE TENNESSEE REGULATORY AUTHORITY

**IN THE MATTER OF THE APPLICATION
OF CROSSTEL TANDEM, INC. FOR A
CERTIFICATE TO PROVIDE
COMPETING INTRASTATE AND LOCAL
TELECOMMUNICATION SERVICES**

**APPLICATION FOR CERTIFICATE TO PROVIDE
COMPETING INTRASTATE AND LOCAL
TELECOMMUNICATIONS SERVICES**

Pursuant to applicable Tennessee Statutes and the Rules and Regulations of the Tennessee Regulatory Authority and Section 253 of the Federal Telecommunications Act of 1996 ("Act"), Crosstel Tandem, Inc. ("Crosstel Tandem" or "Applicant") respectfully requests that the Tennessee Regulatory Authority ("TRA") grant to Crosstel Tandem authority to provide competing local telecommunications services, including exchange access telecommunications services, within the State of Tennessee. Crosstel Tandem is willing and able to comply with all applicable rules and regulations in Tennessee pertaining to the provision of competing local telecommunications services. TCA 65-4-201

In support of its Application, Applicant submits the following:

1. The full name and address of the Applicant is:

Crosstel Tandem, Inc.
1791 O.G. Skinner Drive, Suite D
West Point, Georgia 31833
Telephone: (706) 645-3024

Questions regarding this application should be directed to:

Terri K. Firestein
Sr. Director
CCG Consulting, LLC
10806 Garrison Hollow Rd.
Clear Spring, Maryland 21722
Telephone: (301) 788-6889
tfireccg@myactv.net

Contact name and address at the Company is:

Crosstel Tandem, Inc.
c/o Terri K. Firestein - Regulatory Affairs
10806 Garrison Hollow Rd.
Clear Spring, Maryland 21722
Telephone: (301) 788-6889
tfireccg@myactv.net

2. Organizational Chart of Corporate Structure: Include any pertinent acquisition or merger information.

See **Exhibit A**

3. Corporate information:

Applicant was incorporated in the state of Georgia on April 9, 2012. A copy of Applicant's Articles of Incorporation and amendments are provided in **Exhibit B**. A copy of Applicant's Authority to transact business in the State of Tennessee is provided in **Exhibit C**. The names and addresses of the principal corporate officers are in **Exhibit D**. There are no officers in Tennessee. The biographies of the principal officers and any other key technical staff are in **Exhibit E**.

4. Applicant possesses the managerial, technical, and financial ability to provide local telecommunications service in the State of Tennessee as demonstrated below:

A. Financial Qualifications:

In support of its financial qualifications, Applicant submits summary Profit & Loss, Balance Sheet and Retained Earnings statements for the period January 1, 2009 through June 30, 2013 in **Exhibit F**. Applicant does not have audited financial statements at this time. Applicant's parent, Crosstel, Inc. provides management, operations and development support to telecommunications service providers as well as wholesale voice and data service solutions to municipalities, CLECs, ILECs and CATV providers in the states of Alabama, Colorado, Florida, Georgia, Kentucky and Rhode Island. Also included in **Exhibit F** is a Financial Commitment Letter from Applicant's parent.

The company has a number of financing vehicles in place to ensure adequate liquidity in meeting its anticipated funding needs. Applicant expects to improve revenues and decrease expenses throughout 2014 and 2015 as it realizes revenues and operating efficiencies from a multi-state broadband transport network and enhanced service arrangements with Applicant's Strategic Alliance Partners.

Exhibit F summarizes the recent financial performance of the parent company. Thus, Applicant asserts that it has the financial resources necessary to operate as a competitive local service provider in Tennessee.

Applicant's financials nor their projected financials reflect any revenues or expenses associated with reciprocal compensation.

Corporate Surety Bond is provided as **Exhibit G**

B. Managerial Ability:

As shown in **Exhibit E** to this Application, Applicant has the managerial expertise to successfully operate a telecommunications enterprise in Tennessee. As described in the attached biographical information, Applicant's management team has extensive management and business experience in telecommunications.

C. Technical Qualifications:

Applicant services will satisfy the minimum standards established by the TRA. The company elects market regulation and will maintain a Customer Service Terms and Conditions Guide and product and services pricing on its website. Applicant will not require customers to purchase CPE, which cannot be used with the Incumbent Local Exchange Carrier's systems. As noted in the biographies (Exhibit E) of the principal officers, there are several officers with engineering backgrounds and numerous years of telecommunications expertise. Thus, Applicant is certainly technically qualified to provide local exchange service in Tennessee.

5. Proposed Service Area:

Applicant is already authorized to provide telecommunications services in North Carolina, Georgia, and Florida. Additionally, Applicant has a pend application for authority in Louisiana.

The applicant proposes to offer its services throughout the State of Tennessee with a jointly-owned Broadsoft switch located in Atlanta, GA which was deployed in 2009 and with a Genband T-9000 Class 4 switch deployed in 2005. The initial proposed service areas are currently being served by AT&T- Tennessee and CenturyLink - Tennessee, which are designated open to competition. Applicant intends to offer a broad range of telecommunications services through the use of its own facilities, resold ILEC facilities, third party facilities and a combination of these provisioning methods.

6. Types of Local Exchange Service to be provided:

Applicant intends to provide an array of facilities based, leased and resale competitive wholesale and retail telecommunications and transport services including, but not limited to, dedicated and switched access services, private line services, enhanced services and voice telecommunications services including but not limited to local exchange, and interexchange services in Tennessee. Applicant plans to offer basic access line service, PBX and DID Services, Number Portability, Calling Features, Directory Assistance, Directory Services, and Operator Services, as well as all services required under Chapter 1220-4-8-.04 (3) (6) and (2). Applicant will provide management, operations and development support to telecommunications service providers and wholesale voice and data service solutions to municipalities, CLECs, ILECs and CATV providers.

7. Repair and Maintenance:

Applicant understands the importance of effective customer service for local service customers. Applicant will make arrangements for its customers to call the company on a toll-free customer service number. In addition, customers may contact the company in writing at the headquarters address, as well as via email at www.crosstel.com. The toll free number will be printed on the customer's monthly billing statements. The Tennessee contact person knowledgeable about providers operations is John Feehan, General Manager.

Grant of the Application will further the goals of the Tennessee Legislature and further the public interest by expanding the availability of competitive telecommunications services in the State of Tennessee. In addition, intrastate offering of these services is in the public interest because the services will provide Tennessee customers increased efficiencies and cost savings. Authorizing Crosstel Tandem, Inc. to provide local exchange telecommunications services will enhance materially the telecommunications infrastructure in the State of Tennessee and will facilitate economic development.

In particular, the public will benefit both directly, through the use of the competitive services to be offered by Crosstel Tandem, Inc. and indirectly, because Applicant's presence in Tennessee will increase the incentives for other telecommunications providers to operate more efficiently, offer more innovative services, reduce their prices, and improve their quality of service. Grant of this Application will further enhance the service options available to Tennessee citizens for the reasons set forth above.

8. Small and Minority-Owned Telecommunications Business Participation Plan:
(65-5-112): **Exhibit H**

9. Toll Dialing Parity Plan: **Exhibit I**

10. Applicant has served notice of this application to the eighteen (18) incumbent local exchange telephone companies in Tennessee with a statement regarding the company's intention of operating geographically. See **Exhibit J** for the list.

11. Numbering Issues: Statement provided in **Exhibit K**

12. Tennessee Specific Operational Issues: Statements provided in **Exhibit L**

13. Miscellaneous:

A. Sworn Pre-filed testimony: **Exhibit M**

B. Applicant does not require customer deposits


C. As of now, Crosstel Tandem, Inc. has not been subject to complaints in any of the states in which we are doing business.

D. A copy of a tariff is not enclosed. Applicant elects Market Regulation.

CONCLUSION:

Crosstel Tandem, Inc. respectfully requests that the TRA enter an order granting it a certificate of convenience and necessity to operate as a competing telecommunications service provider and authority to provide a full range of local exchange on a facilities-based and resale basis throughout the State of Tennessee initially in the service areas of AT&T and CenturyLink and then possibly in any other ILEC that does not enjoy a rural exemption under Section 251(f) of the Telecommunications Act of 1996. For the reasons stated above, Crosstel Tandem's provision of these services would promote the public interest by providing high-quality service at competitive prices and by creating greater economic incentives for the development and improvement for all competing providers.

Respectfully submitted this 23th day of September, 2013

A handwritten signature in cursive script, reading "Jerri K. Finsterlin".

Consultant for Crosstel Tandem, Inc.

EXHIBIT A
ORGANIZATIONAL CHART

ORGANIZATIONAL CHART

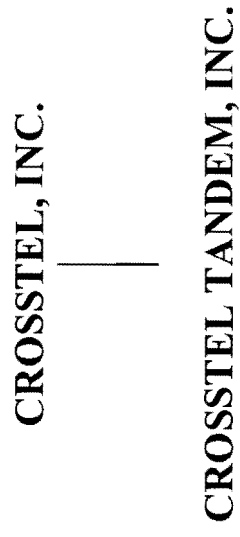


EXHIBIT B
ARTICLES OF INCORPORATION

STATE OF GEORGIA

Secretary of State

Corporations Division

313 West Tower

2 Martin Luther King, Jr. Drive

Atlanta, Georgia 30334-1530

CERTIFICATE OF INCORPORATION

I, **Brian P. Kemp**, the Secretary of State and the Corporations Commissioner of the State of Georgia, hereby certify under the seal of my office that

CROSSTEL TANDEM INC.

a Domestic Profit Corporation

has been duly incorporated under the laws of the State of Georgia on **04/09/2012** by the filing of articles of incorporation in the Office of the Secretary of State and by the paying of fees as provided by Title 14 of the Official Code of Georgia Annotated.

WITNESS my hand and official seal in the City of Atlanta
and the State of Georgia on April 9, 2012



Brian P. Kemp
Secretary of State

Articles Of Incorporation For Georgia Profit Corporation

The name of the corporation is:

Crosstel Tandem Inc.

Principal mailing address of the corporation is:

1791 O.G. Skinner Drive, Suite D
West Point, GA 31833

The Registered Agent is:

Jacob Beil, Attorney
18-9th Street , Heritage Tower, Suite 301
Columbus, GA 31901

County: Muscogee

The name and address of incorporator(s) are:

Jacob Beil, Attorney
P.O. Box 1126
Columbus, GA 31902

The corporation is authorized to issue:

100,000 Shares

The optional provisions are:

No optional provisions.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation on the date set forth below.

Signature(s):

Incorporator, Jacob Beil, Attorney

Date:

April 09, 2012

EXHIBIT C
AUTHORITY to TRANSACT BUSINESS in TENNESSEE



STATE OF TENNESSEE
Tre Hargett, Secretary of State
Division of Business Services
William R. Snodgrass Tower
312 Rosa L. Parks AVE, 6th FL
Nashville, TN 37243-1102

CROSSTEL TANDEM, INC.

August 26, 2013

TERRI K. FIRESTEIN
SUITE D
1791 O.G. SKINNER DRIVE
WEST POINT, GA 31833

Request Type: Certificate of Existence/Authorization

Issuance Date: 08/26/2013

Request #: 0106795

Copies Requested: 1

Document Receipt

Receipt #: 1138223

Filing Fee: \$22.25

Payment-Credit Card - TennesseeAnytime Online Payment #: 151889425

\$22.25

Regarding: Crosstel Tandem Inc.

Filing Type: Corporation For-Profit - Foreign

Control #: 696830

Formation/Qualification Date: 09/28/2012

Date Formed: 04/09/2012

Status: Active

Formation Locale: GEORGIA

Duration Term: Perpetual

Inactive Date:

CERTIFICATE OF AUTHORIZATION

I, Tre Hargett, Secretary of State of the State of Tennessee, do hereby certify that effective as of the issuance date noted above

Crosstel Tandem Inc.

- * a Corporation formed in the jurisdiction set forth above, is authorized to transact business in this State;
- * has paid all fees, taxes and penalties owed to this State (as reflected in the records of the Secretary of State and the Department of Revenue) which affect the existence/authorization of the business;
- * has filed the most recent corporation annual report required with this office;
- * has appointed a registered agent and registered office in this State;
- * has not filed an Application for Certificate of Withdrawal.

Tre Hargett
Secretary of State

Processed By: Cert Web User

Verification #: 004097018

EXHIBIT D OFFICERS

The following officers hold the same title and office for both Applicant and its affiliate. Applicants direct affiliate is Crosstel, Inc.

<u>Office</u>	<u>Name</u>
President & CEO	- M.V. Thomas
CFO	- John Feehan
Secretary	- John Feehan
Vice President & General Manager	- John Feehan

EXHIBIT E
MANAGERIAL AND TECHNICAL CAPABILITY

- 1. M.V. Thomas, President & CEO**
- 2. John Feehan, Vice President & General Manager**
- 3. John Maliakal, Director-Engineering Development**
- 4. R.K. Kumar, Director-Engineering Operations**

MV Thomas – President & CEO (35+ years of experience)

M.V. Thomas, currently President for Crosstel, Inc., graduated from the University in 1971 and soon after began his career as a Telecom Engineer in Indian Telecommunications, a government owned monopoly. In 1977, he left India to serve UAE Telecommunication Authorities, owned and operated by Plessey Telecommunications, a UK company. While with Plessey, M.V. was trained in Advanced Electronics and several European telecommunication systems. Throughout the next ten years M.V. was trained by various systems of landline and wireless telecommunication systems as well as advanced software and hardware which led to a high level of expertise in landline, various cellular, paging, transmission systems and Mobitex. It was at this time, the world was moving towards digital telephony and GSM wireless systems. In 1989 M.V. accepted a position with Cantel, the major wireless carrier for Canada, in their corporate offices for engineering and nationwide network support. When the US secured PCS licenses to operate GSM in 1996, M.V. was hired by Powertel to engineer and operate their network in 13 states and served as the Senior Director until 2001 when the company was sold to T-Mobile. M.V. served as Chairman for GSM North America Services Group for three years laying and implementing interworking strategies for various telecommunication networks all around the globe and North America networks establishing “roaming”. M.V. launched a company called Advanced Telecom Solutions, Inc., in 2001 and consulted for wireless carriers. In 2004, M.V. consulted with Knology regarding long distance and digital telephone. In April 2005 Crosstel, Inc. was formed to provide and manage these services in conjunction with Knology.

John Feehan – Vice President & General Manager (22+ years of experience)

John Feehan, currently Vice President & General Manager for Crosstel, Inc., holds a Bachelor of Science in Accounting from Syracuse University and has completed Graduate level work towards a Master of Science in Telecommunications Management from the University of Maryland.

John is responsible for the day to day operations of Crosstel as well as carrier relations and business development. Mr. Feehan previously held the positions of General Manager of the Knoxville Division and Director of Regulatory Affairs with Knology. Prior to joining Knology in 2003, John had over 13 years of regulatory and operational experience with Companies such as Everest Communications, TDS Telecom, Citizens Telecom/Frontier Communications, John Staurulakis, Inc. and with a family owned independent telephone company.

John Maliakal - Director - Engineering Development (27+ years of experience)

John Maliakal, currently Director of Engineering Development for Crosstel, Inc., completed graduate level work and has a Bachelor of Engineering (Electrical/Communication Engineering) from Ryerson University in Toronto, Canada.

John is responsible for all software and hardware development, system modifications and manages the local staff as well as offshore development teams. John came to Crosstel from T-Mobile USA where he was the Corporate Senior Operations Manager. Prior to T-Mobile, he was a Senior Engineer with Powertel and served as Manager of Software Development and Engineering with Bell SYGMA and was an Engineer with Bell Canada in Toronto, Canada. John has formal training from Nokia, Ericsson, SEMA, CMG, Comverse Computer Associates, Sun Microsystems, Bell Institute of Professional Development, and T-Mobile.

RK Kumar – Director – Engineering Operations (31+ years of experience)

R.K. Kumar, currently Director of Engineering Operations for Crosstel, Inc., holds a Bachelor's degree in Electronics and Telecommunications from the University of Moratuwa in Sri Lanka. R.K. is responsible for engineering and operations of the Crosstel telecom network as well as manages a local and offshore team.

R.K. has 31 years of technical support, design, implementation and integration experience in telecommunication switching and signaling. R.K. joined the Crosstel team in 2011 from Cox Communications where he served as the Senior Manager of Wireless Operations. Prior to Cox, R.K. held technical positions with T-Mobile Communications, Powertel, Bahrain Telecommunications, Emirates Telecommunications Corp.

EXHIBIT F
FINANCIAL CAPABILITY

1. Unaudited Financial Statements

2. Commitment Letter

Accrual Basis

Crosstel, Inc.
Summary Profit Loss
January 1, 2009 through June 30, 2013

	<u>Jan - Dec 09</u>	<u>Jan - Dec 10</u>	<u>Jan - Dec 11</u>	<u>Jan - Dec 12</u>	<u>Jan - Jun 13</u>	<u>TOTAL</u>
Ordinary Income/Expense						
Income						
Total Income	3,966,775.12	3,763,413.02	3,888,373.35	3,730,012.77	2,020,116.56	17,368,690.82
Total COGS	<u>934,045.37</u>	<u>128,872.72</u>	<u>42,088.29</u>	<u>175,457.26</u>	<u>2,223.58</u>	<u>1,282,687.22</u>
Gross Profit	3,032,729.75	3,634,540.30	3,846,285.06	3,554,555.51	2,017,892.98	16,086,003.60
Expense						
Payroll & Benefits	1,305,190.97	1,582,884.22	1,841,803.46	1,688,086.37	813,011.46	7,230,976.48
Interest Expense	86.48	0.00	0.00	0.00	0.00	86.48
Charitable Contributions	355,897.11	490,225.00	406,542.01	413,435.68	188,536.93	1,854,636.73
Legal Fees	5,321.56	1,232.50	19,496.10	14,212.44	180,293.64	220,556.24
Depreciation Expense	130,954.36	261,840.98	357,901.97	69,981.92	29,386.14	850,065.37
Contract Labor	397,360.05	766,609.46	646,088.86	1,092,221.96	536,586.70	3,438,867.03
Taxes - Income Tax	407,723.04	254,417.84	246,128.82	25,086.39	-137,146.98	796,209.11
Warranty Expense	51,897.20	50,323.88	142,691.92	125,501.25	72,423.72	442,837.97
Other SG&A Expense	<u>128,242.96</u>	<u>198,256.82</u>	<u>232,623.66</u>	<u>261,726.54</u>	<u>101,459.33</u>	<u>922,309.31</u>
Total Expense	<u>2,782,673.73</u>	<u>3,605,790.70</u>	<u>3,893,276.80</u>	<u>3,690,252.55</u>	<u>1,784,550.94</u>	<u>15,756,544.72</u>
Net Ordinary Income	250,056.02	28,749.60	-46,991.74	-135,697.04	233,342.04	329,458.88
Other Income/Expense						
Total Other Income	<u>731.50</u>	<u>851.02</u>	<u>750.83</u>	<u>357.55</u>	<u>70.87</u>	<u>2,761.77</u>
Net Other Income	<u>731.50</u>	<u>851.02</u>	<u>750.83</u>	<u>357.55</u>	<u>70.87</u>	<u>2,761.77</u>
Net Income	<u>250,787.52</u>	<u>29,600.62</u>	<u>-46,240.91</u>	<u>-135,339.49</u>	<u>233,412.91</u>	<u>332,220.65</u>

Accrual Basis

Crosstel, Inc.
Summary Balance Sheet
As of June 30, 2013

	<u>Dec 31, 09</u>	<u>Dec 31, 10</u>	<u>Dec 31, 11</u>	<u>Dec 31, 12</u>	<u>Jun 30, 13</u>
ASSETS					
Current Assets					
Checking/Savings	252,938.81	663,564.09	237,254.25	206,893.36	289,520.93
Accounts Receivable	857,485.15	0.00	0.00	14,584.64	153,118.21
Other Current Assets	<u>1,140.00</u>	<u>5,834.47</u>	<u>8,081.75</u>	<u>14,176.91</u>	<u>11,318.43</u>
Total Current Assets	<u>1,111,563.96</u>	<u>669,398.56</u>	<u>245,336.00</u>	<u>235,654.91</u>	<u>453,957.57</u>
Fixed Assets	55,349.78	29,768.65	12,720.99	1,113.94	989.03
Other Assets	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>281,063.52</u>
TOTAL ASSETS	<u>1,166,913.74</u>	<u>699,167.21</u>	<u>258,056.99</u>	<u>236,768.85</u>	<u>736,010.12</u>
LIABILITIES & EQUITY					
Liabilities					
Current Liabilities					
Accounts Payable	425,507.69	114,401.04	1,294.77	182,980.80	267,980.80
Other Current Liabilities	<u>261,438.67</u>	<u>75,198.17</u>	<u>74,315.84</u>	<u>-7,055.72</u>	<u>-91,676.24</u>
Total Current Liabilities	<u>686,946.36</u>	<u>189,599.21</u>	<u>75,610.61</u>	<u>175,925.08</u>	<u>176,304.56</u>
Long Term Liabilities	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>265,448.88</u>
Total Liabilities	<u>686,946.36</u>	<u>189,599.21</u>	<u>75,610.61</u>	<u>175,925.08</u>	<u>441,753.44</u>
Equity	<u>479,967.38</u>	<u>509,568.00</u>	<u>182,446.38</u>	<u>60,843.77</u>	<u>294,256.68</u>
TOTAL LIABILITIES & EQUITY	<u>1,166,913.74</u>	<u>699,167.21</u>	<u>258,056.99</u>	<u>236,768.85</u>	<u>736,010.12</u>

Accrual Basis

Crosstel, Inc.
Summary Statement of Retained Earnings
As of June 30, 2013

	<u>Dec 31, 09</u>	<u>Dec 31, 10</u>	<u>Dec 31, 11</u>	<u>Dec 31, 12</u>	<u>Jun 30, 13</u>
Retained Earnings at Beg of Year	218,877.68	469,665.20	499,265.82	172,144.20	50,541.59
Net Income / (Loss)	250,787.52	29,600.62	-46,240.91	-135,339.49	233,412.91
Prior Period Adjustments	0.00	0.00	53,119.29	13,736.88	0.00
Treasury Stock	0.00	0.00	-334,000.00	0.00	0.00
Distributions	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Retained Earnings at End of Year	<u><u>469,665.20</u></u>	<u><u>499,265.82</u></u>	<u><u>172,144.20</u></u>	<u><u>50,541.59</u></u>	<u><u>283,954.50</u></u>



August 12, 2012

Re: Letter of Financial Commitment

To Whom it May Concern:

As an officer of the Applicant's affiliate, Crosstel, Inc., I hereby attest and certify that Crosstel, Inc. intends to commit the financial resources required to fund the start-up of the Applicant's competitive local exchange carrier venture. As demonstrated by the attached financial exhibit, Crosstel, Inc. has the financial strength to provide all necessary funds.

Sincerely,

A handwritten signature in black ink, appearing to read "John D. Feehan".

John D. Feehan
Vice President & General Manager
Crosstel, Inc.

EXHIBIT G
COPORATE SURETY BOND

TENNESSEE REGULATORY AUTHORITY

TENNESSEE TELECOMMUNICATIONS SERVICE PROVIDER'S SURETY BOND

Bond #: S2701281

WHEREAS, Crosstel Tandem, Inc. (the "Principal"), has applied to the Tennessee Regulatory Authority for authority to provide telecommunications services in the State of Tennessee; and

WHEREAS, under the provisions of Title 65, Chapter 4, Section 125(j) of the Tennessee Code Annotated, as amended, the Principal is required to file this bond in order to obtain such authority and to secure the payment of any monetary sanction imposed in any enforcement proceeding brought under Title 65 of the Tennessee Code Annotated or the Consumer Telemarketing Act of 1990 by or on behalf of the Tennessee Regulatory Authority (the "TRA"); and

WHEREAS, Platte River Insurance Company (the "Surety"), a corporation licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to engage in the surety business in this state pursuant to Title 56, Chapter 2 of the Tennessee Code Annotated, has agreed to issue this bond in order to permit the Principal to comply with the provisions of Title 65, Chapter 4, Section 125(j) of the Tennessee Code Annotated;

NOW THEREFORE, BE IT KNOWN, that we the Principal and the Surety are held and firmly bound to the STATE OF TENNESSEE, in accordance with the provisions of Tennessee Code Annotated, Title 65, Chapter 4, Section 125(j), in the full amount of twenty thousand dollars (\$20,000.00) lawful money of the United States of America to be used for the full and prompt payment of any monetary sanction imposed against the Principal, its representatives, successors or assigns, in any enforcement proceeding brought under Title 65 of Tennessee Code Annotated or the Consumer Telemarketing Act of 1990, by or on behalf of the TRA, for which obligation we bind ourselves, our representatives, successors and assigns, each jointly and severally, firmly and unequivocally by these presents.

This bond shall become effective on the 15th day of April, 2013, and shall be continuous; provided, however, that each annual renewal period or portion thereof shall constitute a new bond term. Regardless of the number of years this bond may remain in force, the liability of the Surety shall not be cumulative, and the aggregate liability of the Surety for any and all claims, suits or actions under this bond shall not exceed Twenty Thousand Dollars (\$20,000.00). The Surety may cancel this bond by giving thirty (30) days written notice of such cancellation to the TRA and Principal by certified mail, it being understood that the Surety shall not be relieved of liability that may have accrued under this bond prior to the date of cancellation.

PRINCIPAL

Crosstel Tandem, Inc.

Name of Company authorized by the TRA

Company ID # as assigned by TRA

SIGNATURE OF PRINCIPAL

Name:

Title:

SURETY

Platte River Insurance Company

Name of Surety

PO Box 5900 Madison, WI 53705

Address of Surety

SIGNATURE OF SURETY AGENT

Name: Casie M. Hall

Title: Attorney-in-Fact

Address of Surety Agent:

PO Box 71429

Newnan, GA 30271

800-226-4520



THIS BOND IS ISSUED IN ACCORDANCE WITH THE PROVISIONS OF SECTION 125, CHAPTER 4, TITLE 65 OF THE TENNESSEE CODE ANNOTATED AS AMENDED BY CHAPTER NO. 586, 2000 PUBLIC ACTS. SHOULD THERE BE ANY CONFLICT WITH THE TERMS HEREOF AND THE STATUTE OR REGULATIONS PROMULGATED THEREUNDER, THE STATUTE OR REGULATIONS SHALL PREVAIL. (POWER OF ATTORNEY FROM AN APPROVED INSURANCE COMPANY MUST BE ATTACHED)

ACKNOWLEDGMENT OF PRINCIPAL

STATE OF GA
COUNTY OF Troup

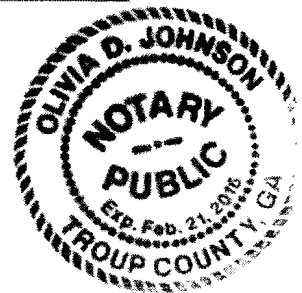
Before me, a Notary Public of the State and County aforesaid, personally appeared John D. Feehan with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual who executed the foregoing bond on behalf of Crosstel Tandem, Inc., and he acknowledged to me that he executed the same.

WITNESS my hand and seal this 22 day of April, 2013.

My Commission Expires:

Feb 21, 2016, —

Olivia D. Johnson
Notary Public



ACKNOWLEDGMENT OF SURETY

STATE OF GA
COUNTY OF Coweta

Before me, a Notary Public of the State and County aforesaid, personally appeared Casie M. Hall with whom I am personally acquainted and who, upon oath, acknowledged himself to be the individual who executed the foregoing bond on behalf of Platte River Insurance Company, the within named Surety, a corporation licensed to do business in the State of Tennessee and duly authorized by the Tennessee Commissioner of Insurance to engage in the surety business in this state pursuant to Title 56, Chapter 2 of the Tennessee Code Annotated, and that he as such an individual being authorized to do so, executed the foregoing bond, by signing the name of the corporation by himself and as such individual.

WITNESS my hand and seal this 15th day of April, 2013.

My Commission Expires:

November 27, 2016

J. Erik McMichael
Notary Public
J. Erik McMichael

APPROVAL AND INDORSEMENT

This is to certify that I have examined the foregoing bond and found the same to be sufficient and in conformity to law, that the sureties on the same are good and worth the penalty thereof, and that the same has been filed with the Tennessee Regulatory Authority, State of Tennessee, this _____ day of _____, _____.

Name:

Title:

**PLATTE RIVER INSURANCE COMPANY
POWER OF ATTORNEY**

S2701281

Bond Number

KNOW ALL MEN BY THESE PRESENTS, That the PLATTE RIVER INSURANCE COMPANY, a corporation of the State of Nebraska, having its principal offices in the City of Middleton, Wisconsin, does make, constitute and appoint

Casie M. Hall

Name of licensed individual

its true and lawful Attorney(s)-in-fact, to make, execute, seal and deliver for and on its behalf, as surety, and as its act and deed, any and all bonds, undertakings and contracts of suretyship, provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of

\$ See Bond Form for S2701281

Bond Amount

Bond Number

on behalf of Crosstel Tandem, Inc.

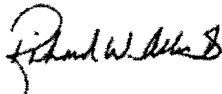
Principal

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of PLATTE RIVER INSURANCE COMPANY at a meeting duly called and held on the 8th day of January, 2002.

"RESOLVED, that the President, Executive Vice President, Vice President, Secretary or Treasurer, acting individually or otherwise, be and they hereby are granted the power and authorization to appoint by a Power of Attorney for the purposes only of executing and attesting bonds and undertakings, and other writings obligatory in the nature thereof, one or more resident vice-presidents, assistant secretaries and attorney(s)-in-fact, each appointee to have the powers and duties usual to such offices to the business of this company; the signature of such officers and seal of the Company may be affixed to any such power of attorney or to any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company, and any such power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking or other writing obligatory in the nature thereof to which it is attached. Any such appointment may be revoked, for cause, or without cause, by any of said officers, at any time."

IN WITNESS WHEREOF, the PLATTE RIVER INSURANCE COMPANY has caused these presents to be signed by its officer undersigned and its corporate seal to be hereto affixed duly attested, this 2nd day of May, 2011.

Attest:



Richard W. Allen III

President

Surety & Fidelity Operations

STATE OF WISCONSIN
COUNTY OF DANE

} S.S.:

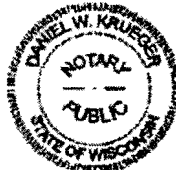


PLATTE RIVER INSURANCE COMPANY



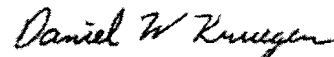
David F. Pauly
CEO & President

On the 2nd day of May, 2011 before me personally came David F. Pauly, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Dane, State of Wisconsin; that he is President of PLATTE RIVER INSURANCE COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation and that he signed his name thereto by like order.



STATE OF WISCONSIN
COUNTY OF DANE

} S.S.:



Daniel W. Krueger
Notary Public, Dane Co., WI
My Commission Is Permanent

I, the undersigned, duly elected to the office stated below, now the incumbent in PLATTE RIVER INSURANCE COMPANY, a Nebraska Corporation, authorized to make this certificate, DO HEREBY CERTIFY that the foregoing attached Power of Attorney remains in full force and has not been revoked; and furthermore, that the Resolution of the Board of Directors, set forth in the Power of Attorney is now in force.

Signed and sealed at the City of Middleton, State of Wisconsin this 15th day of April, 2013.





Alan S. Ogilvie
Secretary

THIS DOCUMENT HAS BEEN GENERATED FOR A SPECIFIC BOND. IF YOU HAVE ANY QUESTIONS CONCERNING THE AUTHENTICITY OF THIS DOCUMENT CALL 800-475-4450.

PR-POA (11-12)

EXHIBIT H
SMALL AND MINORITY-OWNED
TELECOMMUNICATIONS BUSINESS
PARTICIPATION PLAN

**SMALL AND MINORITY-OWNED TELECOMMUNICATIONS BUSINESS
PARTICIPATION PLAN**

CROSSTEL TANDEM, INC.

SMALL AND MINORITY-OWNED TELECOMMUNICATIONS BUSINESS PARTICIPATION PLAN

Pursuant to T.C.A. §65-5-112, as amended, Crosstel Tandem, Inc. (“Crosstel Tandem or Applicant”) submits this small and minority-owned Telecommunications business participation plan (the “Plan”) along with its Application for a Certificate of Public Convenience and Necessity to provide competing intrastate and local exchange services in Tennessee.

I. PURPOSE

The purpose of §65-5-112 is to provide opportunities for small and minority-owned businesses to provide goods and services to Telecommunications service providers. Crosstel Tandem is committed to the goals of §65-5-112 and to taking steps to support the participation of small and minority-owned Telecommunications businesses in the Telecommunications industry. Crosstel Tandem will endeavor to provide opportunities for small and minority-owned Telecommunications businesses to compete for contracts and subcontracts for goods and services. As part of its procurement process, Crosstel Tandem will make efforts to identify and inform minority-owned and small businesses that are qualified and capable of providing goods and services to Crosstel Tandem of such opportunities. Crosstel Tandem’s representatives have already contacted the Department of Economic and Community Development, the administrator of the small and minority-owned Telecommunications assistance program, to obtain a list of qualified vendors. Moreover, Crosstel Tandem will seek to increase awareness of such opportunities so that companies not otherwise identified will have sufficient information to participate in the procurement process.

**SMALL AND MINORITY-OWNED TELECOMMUNICATIONS BUSINESS
PARTICIPATION PLAN (cont'd)**

II. DEFINITIONS

As defined in §65-5-112.

Minority-Owned Business. Minority-owned business shall mean a business which is solely owned, or at least fifty-one percent (51%) of the assets or outstanding stock of which is owned, by an individual who personally manages and controls daily operations of such business, and who is impeded from normal entry into the economic mainstream because of race, religion, sex or national origin and such business has annual gross receipts of less than four million dollars (\$4,000,000).

Small Business. Small Business shall mean a business with annual gross receipts of less than four million dollars (\$4,000,000).

III. ADMINISTRATION

Crosstel Tandem's Plan will be overseen and administered by the individual named below, hereinafter referred to as the Administrator, who will be responsible for carrying out and promoting Crosstel Tandem's full efforts to provide equal opportunities for small and minority-owned businesses. The Administrator of the Plan will be:

John D. Feehan
Crosstel Tandem, Inc.
1791 O.G. Skinner Drive, Suite D
West Point, GA 31833
Telephone: 706-645-3024
Facsimile: 706-645-3025
John.feehan@crosstel.com

The Administrator's responsibilities will include:

- (1) Maintaining an updated Plan in full compliance with §65-5-112 and the rules and orders of the Tennessee Regulatory Authority.

**SMALL AND MINORITY-OWNED TELECOMMUNICATIONS BUSINESS
PARTICIPATION PLAN (cont'd)**

- (2) Establishing and developing policies and procedures necessary for the successful implementation of the Plan.
- (3) Preparing and submitting such forms as may be required by the Tennessee Regulatory Authority, including the filing of required annual updates.
- (4) Serving as the primary liaison to and cooperate with the Tennessee Regulatory Authority, other agencies of the State of Tennessee, and small and minority-owned businesses to locate and use qualified small and minority-owned businesses as defined in §65-5-112.
- (5) Searching for and developing opportunities to use small and minority-owned businesses and encouraging such businesses to participate in and bid on contracts and subcontracts.
- (6) Providing records and reports and cooperating in any authorized surveys as required by the Tennessee Regulatory Authority.
- (7) Establishing a record-keeping system to track qualified small and minority-owned businesses and efforts to use such businesses.
- (8) Providing information and educational activities to persons within CLEC A and training such persons to seek out, encourage, and promote the use of small and minority-owned businesses.

In performance of these duties, the Administrator will utilize a number of resources, including:

Chambers of Commerce

The Tennessee Department of Economic and Community Development

The United States Department of Commerce

Small Business Administration

Office of Minority Business

The National Minority Supplier Development Counsel

The National Association of Women Business Owners

The National Association of Minority Contractors

Historically Black Colleges, Universities, and Minority Institutions

**SMALL AND MINORITY-OWNED TELECOMMUNICATIONS BUSINESS
PARTICIPATION PLAN (cont'd)**

The efforts to promote and ensure equal opportunities for small and minority-owned businesses are primarily spelled out in the Administrator's duties above. Additional efforts to provide opportunities to small and minority-owned businesses will include offering, where appropriate and feasible, small and minority-owned businesses assistance with technical, insurance, bonding, licensing, production, and deadline requirements.

IV. RECORDS AND COMPLIANCE REPORTS

Crosstel Tandem will maintain records of qualified small and minority-owned business and efforts to use the goods and services of such businesses. In addition, Crosstel Tandem will maintain records of educational and training activities conducted or attended and of the internal procurement procedures adopted to support this plan.

Crosstel Tandem will submit records and reports required by the Tennessee Regulatory Authority concerning the Plan. Moreover, Crosstel Tandem will cooperate fully with any surveys and studies required by the Tennessee Regulatory Authority.

Crosstel Tandem, Inc.

By: 

John D. Feehan
Vice President and General Manager

Dated: September 16, 2013.

EXHIBIT I
TOLL DIALING PARITY PLAN

INTRALATA TOLL DIALING PARITY PLAN

Crosstel Tandem will employ the following checklist to implement its IntraLATA Toll Dialing Parity Plan. The Plan will be posted on the Company website:

1. Include the proposed implementation date. (FCC ORDER 96-333, 38)
2. Include a list of exchanges in which intraLATA toll dialing parity will be provided. (FCC ORDER 96-333, 38)
3. Include a method to be used to enable new and existing customers to select alternate providers of telephone toll service. (FCC ORDER 96-333, 38)
4. Accomplish intraLATA toll dialing parity by a means other than automatically assigning toll customers to itself or any other carrier. (FCC ORDER 96-333, 41 & 81)
5. The Multiple PIC method will be used (FCC ORDER 96- 333, 49)
6. Include customer education procedures (FCC ORDER 96-333, 80)
7. Identify the LATA with which it is proposed to associate. (FCC ORDER 96-333, 38)
8. State whether a PIC change charge waiver period is proposed and for how long. (Tennessee Regulatory Authority)
9. Include anti-slamming procedures. (Tennessee Regulatory Authority)
10. Include statements concerning nondiscriminatory access to telephone numbers, operator services, directory assistance, and directory listings. (If applicable)
11. Include a statement that the carrier will comply with all rules of the FCC and the TRA.

EXHIBIT J
SERVICE NOTICE

BEFORE THE TENNESSEE REGULATORY AUTHORITY

IN THE MATTER OF THE APPLICATION)
OF CROSSTEL TANDEM, INC. FOR A)
CERTIFICATE TO PROVIDE COMPETING)
INTRASTATE AND LOCAL)
TELECOMMUNICATIONS SERVICES)

NOTICE OF FILING

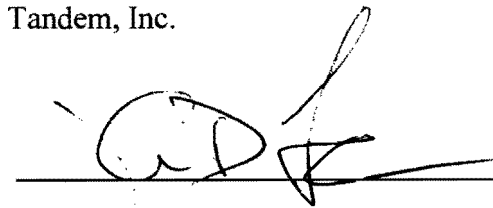
TO: ALL INCUMBENT LOCAL EXCHANGE CARRIERS (ILECS)

PLEASE TAKE NOTICE, that in accordance with the Tennessee Regulatory Authority Rules for the Provision of Competitive Intrastate Telecommunications Services, you are hereby given notice that on ~~August 26~~^{Sept 23}, 2013, Crosstel Tandem, Inc. filed an Application for a Certificate of Public Convenience and Necessity to Provide Competing Intrastate and Local Telecommunications Services.

This 16th day of September, 2013

Crosstel Tandem, Inc.

BY: _____


Compliance Officer

TRA List Of ILEC Providers

ILEC

ID	Company Name	Address		City	State	Zip
21	Ardmore Telephone Company	237 N. 8th Street		Mayfield	KY	42066-0000
1	BellSouth Telecommunications, LLC	333 Commerce Street		Nashville	TN	37201-3300
14	CenturyTel of Adamsville	PO Box 680644		Franklin	TN	37068-____
15	CenturyTel of Claiborne	PO Box 680644		Franklin	TN	37068-____
17	CenturyTel of Ooltewah-Collegedale	PO Box 680644		Franklin	TN	37068-____
13	Concord Telephone Exchange, Inc.	PO Box 22995		Knoxville	TN	37933-0995
16	Crockett Telephone Company	Attention Lisa Wigington	PO Box 24207	Jackson	MS	39225-0000
74668	Frontier Communications of Tennessee	5003 S. Miami Blvd.	Suite 300	Durham	NC	27703-0000
20	Frontier Communications Of The Volunteer State	5003 S. Miami Blvd.	Suite 300	Durham	NC	27703-0000
22	Humphreys County Telephone Company	P. O. Box 22995		Knoxville	TN	37933-0995
23	Loretto Telephone Company	P. O. Box 130		Loretto	TN	38469-0000
24	Millington Telephone Company, Inc.	4880 Navy Road		Millington	TN	38053-0000
18	Peoples Telephone Company	Attention Lisa Wigington	PO Box 24207	Jackson	MS	39225-0000
12	Tellico Telephone Company	PO Box 22995		Knoxville	TN	37933-0995
11	Tennessee Telephone Company	PO Box 22995		Knoxville	TN	37933-0995
25	United Telephone Company, Inc.	P. O. Box 38		Chapel Hill	TN	37034-0000
3	United Telephone Southeast, LLC	PO Box 680644		Franklin	TN	37068-____
19	West Tennessee Telephone Co.	Attention Lisa Wigington	PO Box 24207	Jackson	MS	39225-0000

EXHIBIT K

NUMBERING ISSUES

Please provide answers to the following questions concerning numbering within your proposed service areas.

1. What is your company's expected demand for NXXs per NPA within a year of approval of your application? Crosstel Tandem may potentially need to establish a Local Routing Number (LRN) in each LATA where a Point of Interconnection is established. This will require a new NPA-NXX to be opened by Neustar. In addition we anticipate the need to acquire number block codes to cover an estimated ten to (10) rate centers.
2. How many NXXs do you estimate that you will request from NANPA when you establish your service footprint? Please see response to #1.
3. When and in what NPA do you expect to establish your service footprint? This has not yet been determined.
4. Will the company sequentially assign telephone numbers within NXXs? Yes
5. What measures does the company intend to take to conserve Tennessee numbering resources? Crosstel Tandem will assign telephone numbers in compliance with ATIS and Neustar telephone number management guidelines.
6. When ordering new NXXs for growth, what percentage fill of an existing NXX does the company use to determine when a request for a new NXX will be initiated? Neustar requires that seventy-five percent (75%) of telephone numbers be assigned in a code before a growth code can be acquired. Crosstel Tandem will comply with all industry numbering guidelines.

EXHIBIT L

TENNESSEE SPECIFIC OPERATIONAL ISSUES

Tennessee Specific Operational Issues

Please provide answers to the following questions concerning Tennessee Specific Operational Issues.

1. How does the company intend to comply with TCA §65-21-114? In its description, please explain technically how the company will not bill for countywide calls within Tennessee.
2. Is the company aware of the Tennessee County Wide Calling database maintained by BellSouth and the procedures to enter your telephone numbers in the database?
3. Is your company aware of the local calling areas provided by the Incumbent Local Exchange Carriers in your proposed service areas?
4. Explain the procedures that will be implemented to assure that your customers will not be billed long distance charges for calls within the metro calling areas.
5. Please provide the name and telephone number of an employee of your company that will be responsible to work with the TRA on resolving customer complaints.
6. Does the company intend to telemarket its services in Tennessee? If yes, is the company aware of the telemarketing statutes and regulations found in TCA §65-4-401 *et seq.* and Chapter 1220-4-11? While Crosstel Tandem is aware of the telemarketing statutes and regulations found in TCA §65-4-401 *et seq.* and Chapter 1220-4-11 it does not intend to employ telemarketing.

EXHIBIT M
PRE-FILED TESTIMONY

**BEFORE THE
TENNESSEE REGULATORY AUTHORITY**

Docket No. _____

IN RE: CROSSTEL TANDEM, INC.

Application for a Certificate to Provide Competing Local Exchange Telecommunications
Services

PRE-FILED TESTIMONY

OF

JOHN D. FEEHAN, VICE PRESIDENT and GENERAL MANAGER

ON BEHALF OF

CROSSTEL TANDEM, INC.

Q: Please state your name and business address.

A: My name is John D. Feehan. My business address is 1791 O.G. Skinner Drive, Suite D., West Point, Georgia 31833.

Q: By whom are you employed and in what capacity:

A: I am employed by Crosstel Tandem, Inc., ("Crosstel") as its Vice President and General Manager.

Q: Please briefly describe your background and qualifications.

A: I hold a Bachelor of Science in Accounting from Syracuse University and have completed Graduate level work towards a Master of Science in Telecommunications Management from the University of Maryland. I am responsible for the day to day operations of Crosstel as well as carrier relations and business development. I previously held the positions of General Manager of the Knoxville Division and was Director of Regulatory Affairs with Knology. Prior to joining Knology in 2003, I have over 13 years of regulatory and operational experience with companies such as Everest Communications, TDS Telecom, Citizens Telecom/Frontier Communications, John Staurulakis, Inc. and with a family owned independent telephone company.

Q: For whom are you testifying in this matter?

A: I am testifying on behalf of Crosstel Tandem, Inc.

Q: Please provide a description of your company?

A: Based in West Point, Georgia, Crosstel Tandem, Inc. is a wholesale and retail local service provider currently certificated to provide service in the States of Florida, Georgia, and North Carolina. Crosstel Tandem, Inc. is a subsidiary of Crosstel, Inc. The officers and directors of Crosstel Tandem, Inc., are also officers and directors of the parent company, Crosstel, Inc.

Q: What is the purpose of your testimony?

A: The purpose of my testimony is to support the authorization of a Certificate of Public Convenience and Necessity to Crosstel Tandem, Inc. to provide local service on a resale, facilities base and wholesale basis within the State of Tennessee. Additionally, to illustrate to the TRA that Crosstel Tandem, Inc. is well qualified financially, technically and managerially to provide the services for which it seeks authority within the State of Tennessee.

Q: Are you familiar with the Application submitted by Crosstel Tandem, Inc. to this Commission?

A: Yes, I am familiar with the application submitted to the Commission by Crosstel Tandem, Inc.

Q: Do you ratify and confirm the statements made therein?

A: Yes, I ratify and confirm the statements made therein.

Q: What type of service does Crosstel Tandem, Inc. propose to provide within the State of Tennessee?

A: Crosstel Tandem, Inc. seeks Authority to provide competing local telecommunications services and exchange access services throughout the State of Tennessee, with initial service deployment on a wholesale basis to carrier customers and then on a retail basis to residence and business customers that reside within AT&T exchanges. Crosstel Tandem, Inc.'s services will be available on a full-time basis, twenty-four (24) hours a day, seven (7) days a

week. Crosstel Tandem, Inc. intends to offer consumers in the State of Tennessee, value-added options by not only being in a position to specify telecommunications enhancements which embrace emerging technologies, but to actively implement them for consumers. Crosstel Tandem, Inc., anticipates the scope of services will include, but not be limited to: Local exchange and extended area service, toll restriction, call management features, touch tone, Caller ID services, telephone number porting, 911 emergency services, operator services, private line services, broadband services and transport services.

Through its interconnection arrangements with incumbent local exchange carriers, Crosstel Tandem, Inc., will offer 911/E911 Emergency Services, white page directory listing and directory assistance, operator assisted calling, toll-free calling and operator services. Also, through its interconnection arrangements with the incumbent local exchange carriers, Crosstel Tandem, Inc., will offer access to the Tennessee Relay Center, provide free blocking for 900/976 type services as required by the Commission.

Q: How will Crosstel Tandem, Inc., provide its services in Tennessee?

A: Crosstel Tandem, Inc. intends to deploy service on a retail facilities and wholesale basis utilizing a company owned switch located in Georgia. Crosstel Tandem, Inc. operates a robust operating support system inclusive of customer service, billing and service order modules.

Q: In what areas of the State does Crosstel Tandem, Inc., propose to provide service?

A: Crosstel Tandem, Inc. seeks authority to provide local and intrastate long distance services throughout the State of Tennessee.

Q: Is Crosstel Tandem, Inc. currently providing service in any other state?

A: No, Crosstel Tandem Inc., is currently certificated to provide service in the States of Georgia, North Carolina, Louisiana and Florida and will soon have applications for a Certificate of Public Convenience and Necessity before the Alabama, Mississippi and Rhode Island Commissions to provide local exchange services in those states.

Q: Does Crosstel Tandem, Inc., have adequate access to capital necessary to provide the Tennessee intrastate services it proposes to offer?

A: Yes, Crosstel Tandem, Inc., possesses the financial qualifications required of applicants for a license to provide basic local exchange service in the State of Tennessee. Financial information is attached to the Application as Exhibit D. Applicant already owns and operates a switch and operating support system today therefore, additional capital expenditures will be minimal.

Q: Will Crosstel Tandem, Inc., provide its own billing services?

A: Yes, Crosstel Tandem, Inc., will bill for services utilizing an in-house PC-based billing platform. The invoices will be prepared at the corporate headquarters in West Point, Georgia with sufficient detail so that customers can understand what

they have purchased and for what rate. Customers will not be billed long distance rates for County-Wide calls as required by §6-21-114.

Q: What procedures has Crosstel Tandem, Inc. put in place to ensure that new customers have affirmatively selected its services?

A: Crosstel Tandem, Inc., has procedures in place to ensure that new customers have affirmatively selected its services. Pursuant to Commission rule 1220-4-2-.56, all new customer orders will require a written Letter of Authorization (LOA), which will conform to Commission regulations, and must be signed by an authorized party or by verbal authorization which will be verified by a third party verifier as required by this rule. Training is provided to personnel in sales and order entry to ensure that no customer is ever obtained through any means that is questionable.

Q: Does Crosstel Tandem, Inc., have a toll-free customer service number:

A: No, Crosstel Tandem, Inc.'s does not yet have a toll free number. At such time as Crosstel acquires a toll-free customer service number all customers will be able to call the toll-free number 24 hours a day, seven days a week for prompt service. Crosstel's customer service representatives are prepared to respond to a broad range of service matters; including the types of services offered, billing questions, concerns pertaining to the customer's current service and general telecommunications matters.

Q: Who is the Commission's point of contact for customer service issues?

A: I will be the Commission's point of contact for customer service issues. I will be available Monday through Friday during normal business hours. My contact information is as follows:

John D. Feehan
Vice President and General Manager
1791 O.G. Skinner Drive, Suite D
West Point, Georgia 31833

Telephone: 706-645-3024
Facsimile: 706-645-3025
E-mail: john.feehan@crosstel.com

Q: How will Crosstel Tandem, Inc., handle customer complaints?

A: Customers with complaints will have a customer service representative as their first point of contact. Customer service representatives have been trained to respond to usual and customary complaints. They are trained to understand complexity of complaints and will direct calls to appropriate people within the company. They are also familiar with TRA rules and regulations pertaining to customer complaints. The customer service representative tracks whether or not the customer has been satisfied with the complaint resolution. At all times, Crosstel Tandem, Inc.'s policy is to treat customers with respect and understanding. If a complaint cannot be resolved, a customer will be given the address and phone number of the Tennessee Regulatory Authority with whom they can file a complaint. As required by Commission rules, upon receiving a

complaint forwarded to the Company by the Commission, Crosstel Tandem, Inc., will file a written response with the Commission within 10 days.

Q: Has any state ever denied Crosstel Tandem, Inc., authority to provide service for any reason?

A: No. Crosstel Tandem, Inc., has never been denied authority to provide telecommunications services in any State or jurisdiction for any reason nor has it had any authority revoked.

Q: Will Crosstel Tandem, Inc., abide by all applicable Commission rules and regulations?

A: Yes, Crosstel Tandem, Inc., will abide by all Tennessee order, laws, rules and regulations applicable to telephone companies that are currently in place or adopted in the future.

Q: How will the public interest be served by approving this Application?

A: The objective of the Federal Telecommunications Act of 1996 is to foster the development of competition for the ongoing benefit of consumers. The telecommunications industry is growing and changing at an impressive pace. Crosstel Tandem, Inc.'s entry into the wholesale and retail local market will enhance competition and therefore, benefit both business and residence customers. The demands of a competitive market provide for affordability of services and an assurance of quality service. Service providers who offer competitive pricing, innovative products, and excellent customer service will

thrive within the market place. Consumers will have choices of what service provider best meets their needs. Companies that do not provide service that meets the customer expectations can expect to lose market share and ultimately, be eliminated from the industry. In addition, Crosstel Tandem, Inc. proposes to serve both residence and business customers so that all classes of customers can benefit from the competitive market. Competing service providers will be required to be innovative, improving the efficiencies of operation, thereby reducing costs that can be passed on to consumers.

Q: Does this conclude your testimony?

A: Yes, this concludes my testimony. I will be happy to provide any additional information the Commission may require. Thank you.

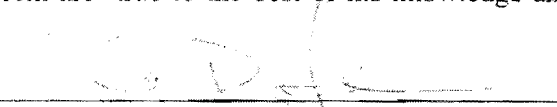
OATH

STATE OF GEORGIA

COUNTY OF TROUP

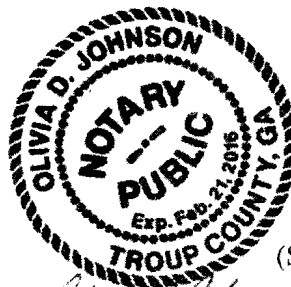
Personally appeared before the undersigned, an officer duly authorized to administer oaths,

John D. Feehan, who first being duly sworn, deposes and says that he is Secretary of Crosstel Tandem, Inc. * (name of applicant) in this application, that he has read the same and knows the contents thereof, and that the statements made herein are true to the best of his knowledge and belief.


(Signature of Affiant)

Subscribed and sworn before me, this

13th day of August, 2013



(SEAL)



My Commission Expires Feb 21, 2016

- (*) If applicant is corporation, insert "President" or "Secretary." If a firm or partnership, insert "Partner."