Received: 04/18/2003
Status: CANCELLED
Effective Date: 05/18/2003

(J) Payment of non-recurring installation charges

Before service is established, the Customer may request the ability to spread all the Non-Recurring Charges (including the installation charges associated with optional features) and/or special construction charges over a period that coincides with the Term Pricing Plan. The customer cannot change the term of the Deferred Payment Arrangement. The Deferred Payment Arrangement monthly charge will equal the service connection charges, installation charges and/or special construction charges multiplied by the appropriate annuity factor shown below:

	Payment Term (in months)		
	12	36	60
Annuity Factor	.0875	.0316	.0208

Upon 30 days prior notification to the Company, the Customer may terminate the Deferred Payment Arrangement by paying the remaining principal in full. No credit will be made for interest already accrued. If Service is discontinued, the Customer will be charged the remaining principal balance of the Non-Recurring Charges plus applicable termination liability charges.

For example: A Customer purchases a thirty-six (36) month term contract for Frame Relay with access at 384 Kbps and requests to spread the Non-Recurring Charges ($250 equals $225 port plus access charge plus $25 PVC charge). The Customer would pay $7.90 ($250 * .0316 annuity factor) per month for thirty-six (36) months as opposed to a one time $250 charge. The amount is in addition to the monthly Recurring Charges.