

Matrix Telecom, LLC d/b/a Impact Telecom d/b/a Lingo  
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LOCAL AND INTEREXCHANGE TELECOMMUNICATIONS SERVICES

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SECTION 2 - RULES AND REGULATIONS (CONT'D.)

2.19 Additional Provisions Applicable to Residential Customers (Cont'd.)

2.19.3 Installment Billing For Nonrecurring Charges

A residential Customer may elect to pay service connection and other nonrecurring charges associated with a service order in monthly installments for up to a 12 month period. When installment billing is requested, all nonrecurring charges associated with a given service order will be included in the calculation of the monthly installment.

Installment billing is subject to the following restrictions:

1. Installment billing may be used only by residential Customers;
2. Charges will be billed in the number of installments of equal dollar amounts as requested by the Customer up to a maximum of 12 installments over the course of 12 months;
3. A Customer may not pay a portion of the charges and then request installment billing for the remaining charges;
4. More than one installment plan may be in effect for the same Customer at the same time;
5. If a Customer disconnects service during the installment payment period, all unbilled charges will be included in the final bill rendered;
6. A Customer may elect to pay the unbilled charges before the expiration of the installment plan;
7. Installment billing payments will continue even when an account is temporarily suspended;
8. No interest or carrying charges will be applied to the outstanding balance during the installment period.