

3. The Complainant has taken the following steps to present this complaint to the Respondent: *See attached*

WHEREFORE, Complainant now requests the following relief:

see attached

11/30/03
Date

Heather Cr
Signature of Complainant

Attach additional pages, as necessary.
Attach copies of any supporting documentation.

.

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November 30, 2003
Missouri Regulatory Commission

Basis of complaint

As the basis of this complaint, Complainant states the following facts:

Starting in March 2003, phone calls to a number in O'Fallon, IL (618-628-2724) began to appear on my business phone bill. I have two lines at home that I use for my graphic design business, Plum Studio. These numbers are 314-725-2430 (phone) and 314-725-2460 (fax).

From March – July, approximately \$1378.18 in calls to 618-628-2724 appeared on my bill. Most of these calls came from my fax number, a few from my phone number. Many of these calls occurred at a time when no one was at home. I am unfamiliar with this number, other than seeing it on my monthly bill. Please see the phone bills from March – July.

According to my March bill, the first seven calls to O'Fallon were made on February 18, beginning at 10:39pm. As documentation from American Airlines will confirm, I was in New York City on business at that time. It is not possible that I could have made these calls.

I have spoken with SBC many times since this issue began. Initially, they suggested that I place a padlock on my phone box outside. I complied with this request. When the calls continued to occur, it was suggested that I replace my fax machine (just one year old). I did that and the bill continued to reflect calls to O'Fallon. Finally, I unplugged my fax machine in late March and left it unplugged until early May. My bill reflected calls made to the O'Fallon number, even while my fax machine was unplugged. The inability to use my fax machine (while paying for phone service to the line) was a major inconvenience.

It has also been suggested that my internet service was somehow the culprit for this problem. However, I do not have a dial-up account, and my dsl account (not with SBC) runs from my home phone line (314.727.6335).

While SBC repeatedly told me that technicians could find no problems on the line, I did finally receive a call in early May (shortly before I reattached my fax machine) that claimed that the problem was SBC's after all, and that my account would be credited. I was given no phone number to respond. On my June bill, I received a credit of \$898.24 (which was applied May 20).

However, my July bill reflected further calls to O'Fallon made as late as May 28, after SBC claimed to have repaired my line. It was clear that SBC had not solved

the problem. SBC has consistently refused to apply a second credit, or to explain what problem they believe they solved in issuing the first credit.

I requested that SBC investigate this matter further, and beyond having a technician check the line one last time, they have refused.

I have spent no less than fifteen hours on the phone with SBC over the past six months, and countless hours documenting and reviewing the problem, to say nothing of the major inconvenience that this has caused my business.

Relief Requested

The total dollar value billed to me for calls made to O'Fallon is \$1378.18. Of that, SBC has credited me a total of \$898.24. I wish to be credited for the balance of \$479.94, which is currently in claims.

I also believe that I am owed some reassurance that the lines that SBC is providing me are, in fact, secure. It would appear that this is not the case.

Attempts to work with Respondent

On numerous occasions, I have requested that a credit be issued to me. Alan Beliston in the Regulatory Department was the most recent person to deny this to me twice. I have spoken to no less than 10 people in the company, few of whom have had voicemail or email, so it has been possible to follow up with them.

In every case that I have been in a position to ask for reparations, they have been refused.



Commissioners

KELVIN L. SIMMONS
Chair

CONNIE MURRAY

STEVE GAW

BRYAN FORBIS

ROBERT M. CLAYTON III

October 31, 2003

Missouri Public Service Commission

POST OFFICE BOX 360
JEFFERSON CITY, MISSOURI 65102
573-751-3234
573-751-1847 (Fax Number)
<http://www.psc.mo.gov>

ROBERT J. QUINN, JR.
Executive Director

WESS A. HENDERSON
Director, Utility Operations

ROBERT SCHALLENBERG
Director, Utility Services

DONNA M. PRENGER
Director, Administration

DALE HARDY ROBERTS
Secretary/Chief Regulatory Law Judge

DANA K. JOYCE
General Counsel

Ms. Heather Corgoran
6160 McPherson Ave.
St. Louis, MO 63112

Dear Ms. Corgoran:

This letter is in response to the complaint you filed against SBC Long Distance and your indication that you wish to file a formal complaint.

A formal complaint must be filed in written form including an original and eight (8) copies addressed to:

Secretary of the PSC
ATTN: Data Center
PO Box 360
Jefferson City MO 65102-0360

After filing, the Commission will give the company thirty (30) days to either satisfactorily resolve the complaint or respond in writing with the company position. If the complaint is not settled and the company responds denying the allegations, the Commission may order the Staff to conduct an investigation and may schedule a hearing.

The hearing is very similar to a trial in a court of law. At the time of the hearing, state law requires that you present evidence, which will substantiate your claim against the company. The company also will be given the opportunity to present evidence discounting your claims. All parties, including the Commission's Staff, will have the opportunity to cross-examine the other parties witnesses. Further, any person as defined in 4CSR 240-2.010(11), other than an individual must be represented by an attorney.

Please note, further filing requirements in the enclosed Chapter 2 - Rules of Practice and Procedure.

Sincerely,

Gay Fred
Consumer Services Manager

Account Number
314-725-2430-936-3
March 01, 2003



Page 1 of 12

Monthly Statement

► Previous Charges and Credits

Amount of Last Bill 97.19
Previous Balance 97.19

► Summary of Current Charges

SWBell Telephone (See Page 3) 47.25
SBC Long Distance (See Page 7) 16.64
(See Page 9) 18.00
SBC Messaging (See Page 11) 6.95

Taxes

Total Federal Tax 2.21
Total State and Local Taxes 5.22

Current Charges Due by Mar 31 96.27

► Total Amount Due 193.46

Important Information

- Receipt of the full amount of your bill by the due by date is appreciated. Thank you for choosing SBC Southwestern Bell.
AVOID DISCONNECTION: All of the charges must be paid each month to keep your account current and avoid collection activities. However, certain charges **MUST** be paid in order to avoid disconnection of basic local service. Currently, for this account that amount is \$45.08.
(See Page 2 for explanation)
On your main line your Long Distance provider is SBC Long Distance.
Your Local Toll provider is SBC Long Distance.
If your providers have changed since your last bill, check Other Charges Section for information.

Please detach and mail this
portion with your payment

Account Number
314-725-2430-936-3



Mail Payment To:

PO BOX 930170
DALLAS TX 75393-0170



2244.3.100.25145 1 AV 0.278

HEATHER CORCORAN
6160 MCPHERSON AV
SAINT LOUIS MO 63112-1104



Bill Date
Mar 01, 2003

Make Checks
Payable To:
SBC

"Keep"
"Send"

Amount Due	193.46
Due Date	Mar 31

9759 3147252430 9363 04030417 7700000009719 000019346 02



EXPLANATION OF TERMS AND SERVICES

Important Information - You are responsible for payment of all charges on your bill. If you do not pay any portion of your bill, collection action may result. Your dial tone may be disconnected if you do not pay for basic services such as your telephone line, extended area service and mileage charges. If you do not pay other charges, such as Long Distance, the SBC Advantage PlanSM, voice mail, InLine, Wireless, and Internet, they may be disconnected.

When paying in person, please bring any page of your bill.

When paying by mail, please return the lower portion of the first page with your payment.

(*) Rate Codes For Long Distance Calls

FIRST POSITION Customer Dial Rate	SECOND POSITION Service Charge	THIRD POSITION (If Applicable)
D = Day E = Evening N = Night/Weekend OVERSEAS D = Standard E = Discount N = Economy	C = Calling Card S = 0+Dialing to a Number P = Person X = Conference	M = Multiple Rate Period B = Mobile Follow-Me Call H = Multiple Rate Period Mobile Follow-Me Call

(-) Time and Charges Quoted

(#) State Taxable



Account Number
314-725-2430-936-3
March 01, 2003



Page **3** of 12

Whom to Call	SWBell Telephone	For Billing Questions	1-800-585-7928
		For Payment Arrangements or Late Payments	1-800-616-1171
		To Place an Order or Change Service	1-800-464-7928
		For Repair Services	1-800-246-8464

SWBell Website: www.swbell.com

SBC Long Distance	For Billing Questions	1-800-585-7928
SBC Messaging	For Billing Questions	1-800-585-7928

Billing For:
SWBell Telephone

MONTHLY CHARGES - Mar 01 thru Mar 31 (for all telephone numbers on this bill)

Local Charges 39.35

Basic Local Service Charges and Fees	38.35
Basic Local Service	22.54
Number Portability Service Charge .....	.66
Federal Universal Service Fee .....	.94
Special Municipal Charge	3.49
Federal End User Common Line Charge	10.54
Relay Missouri Surcharge .....	.18
Optional Local Service Features	1.00

Non-Regulated Charges 7.90

InLine®	7.90
---------------	------

SWBell Telephone Current Charges Subtotal (before taxes) 47.25

Taxes 4.49

Federal Tax (Local Charges)	1.17
Federal Tax (Non-Regulated & Toll Charges) .....	.00
State and Local Taxes (Local Charges)	2.72
State and Local Taxes (Non-Regulated & Toll Charges) .....	.60

SWBell Telephone
Billing Questions:
1-800-585-7928

SWBell Telephone Total Current Charges (including taxes) 51.74

**Monthly Service
Itemization**

Your monthly billing includes the services itemized below:

For 314-725-2430

1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95
1 Message Waiting Indicator	.00
1 Call Forward-Busy Line/Don't Answer	1.00

For 314-725-2460

1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95

Basic Local Service + Optional Local Service Features..... 31.44

Account Number
314-725-2430-936-3
March 01, 2003



Page 4 of 12

For Your Information

Due to your recent telephone number change, your billing date has changed. Your new billing date is Mar 01. Because of the change, you now have a new due date which appears on your bill.

NEED TO CHECK ON YOUR ORDER? With our Pending Order Inquiry & Transaction System you can determine or confirm the due date or completion status of your order. It's easy to use, just follow the simple voice instructions. There's no waiting to speak to a representative. Call when you want. This application can serve you from 7 a.m.-midnight Monday-Friday; 7 a.m.-11:30 p.m. Saturdays; and 10 a.m.-11:30 p.m. Sundays. Just call **1-866-886-2202**.

Effective 5/6/2003, the following monthly prices will increase as follows: 1st feature price for Auto Redial, Call Blocker, Call Forwarding, Speed Calling 8, & Three Way Calling will increase from \$3.24 to \$3.49. The 2nd feature price for these services will increase from \$2.43 to \$2.62. The pay-per use rates for Call Return will increase from \$.066 to \$.071 and Three Way Calling from \$0.87 to \$0.93. Additionally the monthly price for Anonymous Call Rejection will increase from \$1.89 to \$2.04, Call Waiting ID from \$1.08 to \$1.16, Call Waiting ID Options from 1.08 to \$1.16, Call Trace from \$6.48 to \$6.99, Caller ID Name or Number from \$7.00 to \$7.55, Caller ID Name & Number from \$8.95 to \$9.65, and Call Return from \$4.08 to \$4.40.

Effective May 6, 2003, the monthly price for Caller ID Value Package and Caller ID Value Package Plus packages will increase by \$0.55. Caller ID Value Package will increase from \$8.95 to \$9.50 and Caller ID Value Package Plus will increase from \$9.95 to \$10.50. The monthly price for Simple Solutions with The WORKS® will increase \$1.00, from \$39.95 to \$40.95. Please refer to your monthly statement for any price changes specific to your account. For additional information you may contact your local SBC office at 1-800-464- 7928.

ONLINE REPAIR - If you can't be called, can't call out or have no dial tone, you can log on to www.sbc.com to create a repair trouble report, check status on an existing repair trouble report, find troubleshooting tips, find contact numbers and e-mail SBC repair. The new repair function will test your line and return a statement with test results. You will be told whether cable failures or office failures are affecting your line. If it doesn't look like there's any trouble, you will be given other options at that time, or of course, continue to create a repair ticket. With any other problems, simply send an email or call the Repair Center and we'll get right on it for you.

SWBell Telephone
Billing Questions:
1-800-585-7928

2244.003.025145.02.06.000000 NNYNNNY

Account Number
314-725-2430-936-3
March 01, 2003



Page 7 of 12

Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	.00
Credits and Adjustments	.00
Call Charges	15.50
Surcharges	1.14

Total SBC Long Distance Current Charges 16.64

SBC Long Distance
Billing Questions:
1-800-585-7928

1 Federal Tax	.50
2 State and Local Taxes	.00

For Your Information

International Rate Change
Effective May 1, 2003, SBC Long Distance will be
changing international rates for calls originating
in Belize, French Antilles, Barbados, Senegal
and Sri Lanka. For details, please visit our
web site at <http://www.sbc.com> or call
1-800-440-7228.

Call Charges

Calls for 314-725-2460
Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
3	02/18	10:39PM	O FALLON	IL	618 628-2724 D		1:00	.10
4	02/18	10:41PM	O FALLON	IL	618 628-2724 D		7:00	.70
5	02/18	10:48PM	O FALLON	IL	618 628-2724 D		1:00	.10
6	02/18	10:49PM	O FALLON	IL	618 628-2724 D		1:00	.10
7	02/18	10:49PM	O FALLON	IL	618 628-2724 D		1:00	.10
8	02/18	10:50PM	O FALLON	IL	618 628-2724 D		30:00	3.00
9	02/18	11:23PM	O FALLON	IL	618 628-2724 D		5:00	.50
10	02/19	06:02AM	O FALLON	IL	618 628-2724 D		4:00	.40
11	02/19	08:49AM	O FALLON	IL	618 628-2724 D		5:00	.50
12	02/19	04:02PM	O FALLON	IL	618 628-2724 D		44:00	4.40
13	02/19	07:09PM	O FALLON	IL	618 628-2724 D		11:00	1.10
14	02/19	07:57PM	O FALLON	IL	618 628-2724 D		1:00	.10
15	02/19	07:58PM	O FALLON	IL	618 628-2724 D		1:00	.10
16	02/19	08:00PM	O FALLON	IL	618 628-2724 D		28:00	2.80
17	02/20	05:59AM	O FALLON	IL	618 628-2724 D		15:00	1.50

Subtotal Domestic Calls for 314-725-2460 15.50

Total Domestic Calls for 314-725-2460 15.50

Total Calls for 314-725-2460 15.50

Total Call Charges 15.50

Account Number
314-725-2430-936-3
March 01, 2003



Page 8 of 12

Surcharges	Description	
	18 Fed TRS Surcharge	.01
	19 Fed Universal Service Fund	1.13
	Total Surcharges	<u>1.14</u>

Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

2244.003.025145.04.06.000000 NNYNNNY

Account Number
314-725-2430-936-3
March 01, 2003



Page 9 of 12

Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	18.00
Credits and Adjustments	.00
Call Charges	.00
Surcharges	.00

Total SBC Long Distance Current Charges	18.00
--	--------------

SBC Long Distance	20 Federal Tax	.54
Billing Questions:	21 State and Local Taxes	1.37
1-800-585-7928		

For Your Information

Rate Change for 300 Block of Time
Effective July 1, 2003, for the SBC 300 Block of
Time Plan from SBC Long Distance, rates charged
for direct-dialed and calling card domestic
minutes over 300 will be \$0.07 per minute.
Existing monthly recurring fee of \$18.00 is
unchanged.

International Rate Change
Effective May 1, 2003, SBC Long Distance will be
changing international rates for calls originating
in Belize, French Antilles, Barbados, Senegal
and Sri Lanka. For details, please visit our
web site at <http://www.sbc.com> or call
1-800-440-7228.

Service Charges

Monthly Service Charges

Type of Service	Period	Qty	
22 BOT - 300 Min	02/17-03/16	1	18.00
Total Monthly Service Charges			18.00
Total Service Charges			18.00

Call Charges

Calls for 314-725-2430

Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
23	01/18	01:55PM	ELGIN	IL	847 695-7288	D	1:00	.00
24	01/20	08:57PM	QUEENS	NY	718 347-2912	D	1:00	.00
25	01/22	10:12AM	CHICAGO	IL	773 248-0800	D	4:00	.00
26	01/23	08:39AM	CHICAGO	IL	773 248-0800	D	3:00	.00
27	02/02	06:36PM	CHICAGO	IL	773 339-2626	D	1:00	.00
28	02/11	03:06PM	ALEXANDRIA	VA	703 780-0744	D	1:00	.00

Subtotal Domestic Calls for 314-725-2430	.00
---	------------

Total Domestic Calls for 314-725-2430	.00
--	------------

Account Number
314-725-2430-936-3
March 01, 2003



Page 10 of 12

Call Charges
(Continued)

Total Calls for 314-725-2430

.00

Total Call Charges

.00

Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

2244.803.025145.05.06.000000 NNYNNNY

Account Number
314-725-2430-936-3
March 01, 2003



Page **11** of 12

Billing For:
SBC Messaging

► Current Charges For:	
Southwestern Bell Messaging Services, Inc. (SMSI)	
Monthly Service - Msg Features - Mar 01 thru Mar 31 .....	.00
Southwestern Bell Messaging Services, Inc. CallNotes®	6.95
	<hr/>

SBC Messaging
Billing Questions:
1-800-585-7928

► SBC Messaging Current Charges (before taxes)		6.95
Federal Tax .....	.00	
State and Local Taxes53	

Account Number
314-725-2430-936-3
March 01, 2003



Page **12** of 12

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2244.003.025145.06.06.000000 NNYNNNY

Account Number
314-725-2430-936-3
April 01, 2003



EAP
935-
1800-
765
9/24

Page 1 of 12

REMINDER NOTICE

Did you forget to pay your telephone bill? If so, collection activity could occur on your SBC Southwestern Bell telephone account. If your payment has been sent, we thank you and apologize for sending you this notice.

COLLECTION OFFICE: 1-800-616-1171

Your telephone bill of \$96.27 is past due.

The past due amount may include such charges as Internet, CallNotes®, long distance charges and 900/976 type calls.

Failure to pay \$96.27 by Apr 17 **will not** result in disconnection of basic local telephone service, but may result in suspension of products and services, legal action, or referral to a collection agency.

To obtain authorized payment agency locations or to make a payment by credit card or check over the phone call 1-800-616-1171. Payments can also be made 24 hours a day by calling 1-800-345-6528 with your Visa, MasterCard, or Pulse ATM through a third party vendor. ATM payments may have a transaction fee added.

If you have any questions regarding this notice, dispute any charges or if you or a member of your family has a medical emergency requiring the need of your telephone service, please call SBC Southwestern Bell at 1-800-616-1171 to speak with a friendly service representative. These representatives can assist you to see if a mutual payment agreement can be met.

"Keep"

Monica Johnson - billing office
St. Antonio

Paula
1877 557
0734
x7669

Ph1865@
momail.
sbc.com

\$159.46

Exec.
Complaints
800-8-5
1800-
283-6407



EXPLANATION OF TERMS AND SERVICES

Important Information - You are responsible for payment of all charges on your bill. If you do not pay any portion of your bill, collection action may result. Your dial tone may be disconnected if you do not pay for basic services such as your telephone line, extended area service and mileage charges. If you do not pay other charges, such as Long Distance, the SBC Advantage PlanSM, voice mail, InLine, Wireless, and Internet, they may be disconnected.

When paying in person, please bring any page of your bill.

When paying by mail, please return the lower portion of the first page with your payment.

(*) Rate Codes For Long Distance Calls

FIRST POSITION Customer Dial Rate	SECOND POSITION Service Charge	THIRD POSITION (If Applicable)
D = Day E = Evening N = Night/Weekend OVERSEAS D = Standard E = Discount N = Economy	C = Calling Card S = 0+Dialing to a Number P = Person X = Conference	M = Multiple Rate Period B = Mobile Follow-Me Call H = Multiple Rate Period Mobile Follow-Me Call

(-) Time and Charges Quoted

(#) State Taxable

Account Number
314-725-2430-936-3
April 01, 2003



Page **3** of 12

We value you as a customer and understand that sometimes circumstances may cause a delayed payment.

Monthly Statement

► **Previous Charges and Credits**

Amount of Last Bill	193.46
Payments Applied: 03-06-03	97.19cr
Past Due Amount (Payment Due Immediately)	96.27

► **Summary of Current Charges**

SWBell Telephone (See Page 3)	49.09
SBC Long Distance (See Page 6)	476.26
(See Page 9)	59.68
SBC Messaging (See Page 11)	6.95

Taxes

Total Federal Tax	17.31
Total State and Local Taxes	5.34

Current Charges Due by Apr 29	614.63
--	---------------

► Total Amount Due	710.90
---------------------------------	---------------

Important Information

► Receipt of the full amount of your bill by the due by date is appreciated. Thank you for choosing SBC Southwestern Bell.

AVOID DISCONNECTION: All of the charges must be paid each month to keep your account current and avoid collection activities. However, certain charges **MUST** be paid in order to avoid disconnection of basic local service. Currently, for this account that amount is \$45.08.

(See Page 2 for explanation)

On your main line your Long Distance provider is SBC Long Distance.

Your Local Toll provider is SBC Long Distance.

If your providers have changed since your last bill, check Other Charges Section for information.

Whom to Call

SWBell Telephone For Billing Questions	1-800-585-7928
For Payment Arrangements or Late Payments	1-800-616-1171
To Place an Order or Change Service	1-800-464-7928
For Repair Services	1-800-246-8464

SWBell Website: www.swbell.com

SBC Long Distance For Billing Questions	1-800-585-7928
SBC Messaging For Billing Questions	1-800-585-7928

Billing For:

SWBell Telephone

MONTHLY CHARGES - Apr 01 thru Apr 30 (for all telephone numbers on this bill)

Local Charges	41.19
----------------------------	--------------

Basic Local Service Charges and Fees	38.41
Basic Local Service	22.54
Number Portability Service Charge .....	.66
Federal Universal Service Fee	1.00
Special Municipal Charge	3.49

SWBell Telephone
Billing Questions:
1-800-585-7928

Account Number
314-725-2430-936-3
April 01, 2003



Page 4 of 12

Billing For:
SWBell Telephone
(Continued)

Federal End User Common Line Charge	10.54	
Relay Missouri Surcharge .....	.18	
Optional Local Service Features		1.00
Non-Recurring Local Charges (See Other Charges Section)		1.60
Special Municipal Charge .....		.18

Non-Regulated Charges	7.90
------------------------------	-------------

InLine®	7.90
---------------	------

Partial Monthly Charges (See Other Charges Section)	.00
--	------------

SWBell Telephone Current Charges Subtotal (before taxes)	49.09
---	--------------

Taxes	4.67
--------------	-------------

Federal Tax (Local Charges)	1.23
Federal Tax (Non-Regulated & Toll Charges) .....	.00
State and Local Taxes (Local Charges)	2.84
State and Local Taxes (Non-Regulated & Toll Charges) .....	.60

SWBell Telephone
Billing Questions:
1-800-585-7928

SWBell Telephone Total Current Charges (including taxes)	53.76
---	--------------

Monthly Service
Itemization

Your monthly billing includes the services itemized below:

For 314-725-2430

1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95
1 Message Waiting Indicator .....	.00
1 Call Forward-Busy Line/Don't Answer	1.00

For 314-725-2460

1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95

Basic Local Service + Optional Local Service Features	31.44
---	-------

Other Charges

<u>Item</u>	<u>Explanation</u>	<u>Amount</u>
1	Late payment charge on 96.27 past due (Non-Recurring Local Service)	1.60
2	Rate changed on Apr 01	
	- 1 Federal Universal Service Fee	.47
	- 1 Federal Universal Service Fee	.47
	Monthly Rate .....	.94
	Due to your bill date no fractional charges apply	1.00
		.00
►	SWBell Telephone Total Other Charges (before taxes)	1.60
	Non-Recurring Local Charges	1.60
	Partial Monthly Charges .....	.00

4725.002.020958.02.06.000000 NNYNNNNY

Account Number
314-725-2430-936-3
April 01, 2003



Page 5 of 12

For Your Information

Due to your recent telephone number change, your billing date has changed. Your new billing date is Apr 01. Because of the change, you now have a new due date which appears on your bill.

NEED TO REPORT PHONE TROUBLE? Our repair service is here to help you 24 hours a day, 7 days a week. Don't Wait! Report your trouble NOW! Residence: 1-800-246-8464; Business: 1-800-286-8313; Data Services: 1-800-870-8390 or use our website www.sbc.com.

Effective 5/21/03, the rates for SBC Operator Surcharges on collect, third number, person-to-person, sent-paid and calling card calls for residential and business customers will change. For details on the OS Surcharge rate changes, please contact the SBC office at the number shown on your bill.

DIRECTORY WHITE PAGES RATE CHANGES

Effective 5/21/03, the rate for residential Extra Listings, Foreign Listings and Extra Lines will change from \$1.78 to \$1.92 per listing. The rate for Personality Logo Directory Listings will decrease from \$4.50 to \$4.25. The price for Family Space Listings will decrease from \$4.50 to \$4.25. The rate for business Extra Listings, Foreign Listings and Extra Lines will change from \$2.85 to \$3.07 per listing.

Effective 5/21/03, the rate for direct-dialed National Directory Assistance (NDA) will change from \$1.10 to \$1.18 per call. The alternately billed (such as calls billed to a calling card) NDA rate will change from \$1.18 to \$1.27 per call. The rate for direct-dialed Reverse Directory Assistance (RDA) will change from \$1.25 to \$1.50 per call. The alternately billed RDA rate will change from \$1.40 to \$1.70 per call. One NDA/RDA search is provided per charge. There are no call allowances (calls made to directory assistance without a charge) or exemptions with NDA/RDA services.

Important Message for SBC Missouri Basic Local Toll Customers

Effective May 21, basic local toll rates will be changing. The new day rate will be 25 cents instead of 24 cents, the new evening rate will be 20 cents instead of 17 cents and the night/weekend rate will be 15 cents instead of 14 cents. For questions regarding this change, please call your service representative at 1-800-585-7928.

Federal Universal Service Fee

Effective 4/1/03, the Federal Universal Service Fee increased. This fee supports telecommunication needs of low-income households, consumers living in high cost areas, schools, and libraries and rural hospitals. Your current bill reflects this change. For more information call your SBC representative.

SWBell Telephone
Billing Questions:
1-800-585-7928

Account Number
314-725-2430-936-3
April 01, 2003



Page 6 of 12

Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	.00
Credits and Adjustments	.00
Call Charges	443.60
Surcharges	32.66

Total SBC Long Distance Current Charges 476.26

SBC Long Distance	1 Federal Tax	14.29
Billing Questions:	2 State and Local Taxes	.00
1-800-585-7928		

For Your Information

Directory Assistance Rates Change on 6/1/03
Effective June 1, 2003, SBC Long Distance will be
increasing the rate charged for Intrastate
Directory Assistance for Missouri and Arkansas to
\$1.25 per call. The interstate Directory
Assistance rate for all states will increase to
\$2.49.

Call Charges

Calls for 314-725-2460
Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
3	02/19	08:54AM	O FALLON	IL	618 628-2724 D		68:00	6.80
4	02/19	10:03AM	O FALLON	IL	618 628-2724 D		64:00	6.40
5	02/20	01:08PM	O FALLON	IL	618 628-2724 D		63:00	6.30
6	02/20	02:11PM	O FALLON	IL	618 628-2724 D		63:00	6.30
7	02/20	03:14PM	O FALLON	IL	618 628-2724 D		27:00	2.70
8	02/20	06:22PM	O FALLON	IL	618 628-2724 D		114:00	11.40
9	02/20	08:22PM	O FALLON	IL	618 628-2724 D		3:00	.30
10	02/20	08:28PM	O FALLON	IL	618 628-2724 D		190:00	19.00
11	02/21	03:56AM	O FALLON	IL	618 628-2724 D		19:00	1.90
12	02/21	04:18AM	O FALLON	IL	618 628-2724 D		1:00	.10
13	02/21	04:22AM	O FALLON	IL	618 628-2724 D		30:00	3.00
14	02/21	11:08AM	O FALLON	IL	618 628-2724 D		309:00	30.90
15	02/21	04:49PM	O FALLON	IL	618 628-2724 D		8:00	.80
16	02/21	04:59PM	O FALLON	IL	618 628-2724 D		69:00	6.90
17	02/22	12:12AM	O FALLON	IL	618 628-2724 D		1:00	.10
18	02/22	12:13AM	O FALLON	IL	618 628-2724 D		2:00	.20
19	02/22	12:15AM	O FALLON	IL	618 628-2724 D		55:00	5.50
20	02/23	03:24PM	O FALLON	IL	618 628-2724 D		1:00	.10
21	02/23	03:25PM	O FALLON	IL	618 628-2724 D		113:00	11.30
22	02/23	05:20PM	O FALLON	IL	618 628-2724 D		2:00	.20
23	02/23	05:22PM	O FALLON	IL	618 628-2724 D		1:00	.10
24	02/23	05:23PM	O FALLON	IL	618 628-2724 D		2:00	.20
25	02/23	05:25PM	O FALLON	IL	618 628-2724 D		1:00	.10
26	02/23	05:26PM	O FALLON	IL	618 628-2724 D		60:00	6.00
27	02/23	10:35PM	O FALLON	IL	618 628-2724 D		2:00	.20
28	02/23	10:39PM	O FALLON	IL	618 628-2724 D		2:00	.20
29	02/23	10:41PM	O FALLON	IL	618 628-2724 D		9:00	.90
30	02/24	06:31PM	O FALLON	IL	618 628-2724 D		1:00	.10

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Account Number
314-725-2430-936-3
April 01, 2003



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Call Charges
(Continued)

<u>Item</u>	<u>Date</u>	<u>Time</u>	<u>Place Called</u>	<u>Area</u>	<u>Number</u>	<u>Rate*</u>	<u>Min</u>	<u>Amount</u>
31	02/24	06:43PM	O FALLON	IL	618 628-2724 D		56:00	5.60
32	02/24	09:45PM	O FALLON	IL	618 628-2724 D		20:00	2.00
33	02/25	01:25AM	O FALLON	IL	618 628-2724 D		64:00	6.40
34	02/25	02:28AM	O FALLON	IL	618 628-2724 D		75:00	7.50
35	02/25	01:56PM	O FALLON	IL	618 628-2724 D		63:00	6.30
36	02/25	02:59PM	O FALLON	IL	618 628-2724 D		63:00	6.30
37	02/25	11:51PM	O FALLON	IL	618 628-2724 D		64:00	6.40
38	02/26	12:54AM	O FALLON	IL	618 628-2724 D		14:00	1.40
39	02/26	12:25PM	O FALLON	IL	618 628-2724 D		151:00	15.10
40	02/26	06:36PM	O FALLON	IL	618 628-2724 D		17:00	1.70
41	02/27	05:50AM	O FALLON	IL	618 628-2724 D		20:00	2.00
42	02/27	11:35AM	O FALLON	IL	618 628-2724 D		264:00	26.40
43	02/27	08:38PM	O FALLON	IL	618 628-2724 D		35:00	3.50
44	02/27	09:16PM	O FALLON	IL	618 628-2724 D		85:00	8.50
45	02/27	10:40PM	O FALLON	IL	618 628-2724 D		8:00	.80
46	02/28	01:53PM	O FALLON	IL	618 628-2724 D		64:00	6.40
47	02/28	02:56PM	O FALLON	IL	618 628-2724 D		34:00	3.40
48	02/28	03:35PM	O FALLON	IL	618 628-2724 D		172:00	17.20
49	03/01	08:14AM	O FALLON	IL	618 628-2724 D		2:00	.20
50	03/01	08:17AM	O FALLON	IL	618 628-2724 D		16:00	1.60
51	03/01	05:57PM	O FALLON	IL	618 628-2724 D		61:00	6.10
52	03/01	09:04PM	O FALLON	IL	618 628-2724 D		15:00	1.50
53	03/02	05:15PM	O FALLON	IL	618 628-2724 D		48:00	4.80
54	03/03	08:06AM	O FALLON	IL	618 628-2724 D		47:00	4.70
55	03/04	11:07PM	O FALLON	IL	618 628-2724 D		64:00	6.40
56	03/05	12:15AM	O FALLON	IL	618 628-2724 D		2:00	.20
57	03/05	12:17AM	O FALLON	IL	618 628-2724 D		47:00	4.70
58	03/05	11:47AM	O FALLON	IL	618 628-2724 D		187:00	18.70
59	03/06	04:39PM	O FALLON	IL	618 628-2724 D		142:00	14.20
60	03/06	09:53PM	O FALLON	IL	618 628-2724 D		64:00	6.40
61	03/06	10:57PM	O FALLON	IL	618 628-2724 D		6:00	.60
62	03/09	05:28PM	O FALLON	IL	618 628-2724 D		3:00	.30
63	03/09	05:31PM	O FALLON	IL	618 628-2724 D		30:00	3.00
64	03/10	07:14AM	O FALLON	IL	618 628-2724 D		13:00	1.30
65	03/11	06:41AM	O FALLON	IL	618 628-2724 D		23:00	2.30
66	03/11	03:30PM	O FALLON	IL	618 628-2724 D		82:00	8.20
67	03/12	02:03PM	O FALLON	IL	618 628-2724 D		207:00	20.70
68	03/13	04:15PM	O FALLON	IL	618 628-2724 D		482:00	48.20
69	03/14	04:00PM	O FALLON	IL	618 628-2724 D		58:00	5.80
70	03/15	10:07PM	O FALLON	IL	618 628-2724 D		27:00	2.70
71	03/16	03:44PM	O FALLON	IL	618 628-2724 D		126:00	12.60
72	03/16	06:42PM	O FALLON	IL	618 628-2724 D		30:00	3.00
73	03/18	08:21AM	O FALLON	IL	618 628-2724 D		1:00	.10
74	03/18	03:51PM	O FALLON	IL	618 628-2724 D		3:00	.30
75	03/18	03:55PM	O FALLON	IL	618 628-2724 D		62:00	6.20
76	03/19	11:13PM	O FALLON	IL	618 628-2724 D		30:00	3.00
77	03/20	05:52AM	O FALLON	IL	618 628-2724 D		9:00	.90

Subtotal Domestic Calls for 314-725-2460

443.60

SBC Long Distance
Billing Questions:
1-800-585-7928

Total Domestic Calls for 314-725-2460

443.60

Account Number
314-725-2430-936-3
April 01, 2003



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Call Charges
(Continued)

Total Calls for 314-725-2460	<u>443.60</u>
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Total Call Charges	<u>443.60</u>
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Surcharges

Description	
78 Fed TRS Surcharge	.36
79 Fed Universal Service Fund	32.30

Total Surcharges	<u>32.66</u>
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Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

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Account Number
314-725-2430-936-3
April 01, 2003



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Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	18.00
Credits and Adjustments	.00
Call Charges	38.82
Surcharges	2.86

Total SBC Long Distance Current Charges 59.68

SBC Long Distance	80 Federal Tax	1.79
Billing Questions:	81 State and Local Taxes	1.37
1-800-585-7928		

For Your Information

Directory Assistance Rates Change on 6/1/03
Effective June 1, 2003, SBC Long Distance will be
increasing the rate charged for Intrastate
Directory Assistance for Missouri and Arkansas to
\$1.25 per call. The interstate Directory
Assistance rate for all states will increase to
\$2.49.

Service Charges

Monthly Service Charges

Type of Service	Period	Qty	
82 BOT - 300 Min	03/17-04/16	1	18.00
Total Monthly Service Charges			<u>18.00</u>

Total Service Charges 18.00

Call Charges

**Calls for 314-725-2430
Domestic**

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
83	02/17	09:16AM	FLORA	IL	618 662-6302	D	5:00	.00
84	02/17	09:23AM	OLNEY	IL	618 838-1879	D	19:00	.00
85	02/17	09:57AM	O FALLON	IL	618 628-2724	D	64:00	.00
86	02/17	11:00AM	O FALLON	IL	618 628-2724	D	198:00	.00
87	02/17	03:14PM	O FALLON	IL	618 628-2724	D	197:00	11.82
88	02/17	06:31PM	O FALLON	IL	618 628-2724	D	4:00	.24
89	02/17	07:01PM	O FALLON	IL	618 628-2724	D	28:00	1.68
90	02/17	07:30PM	O FALLON	IL	618 628-2724	D	14:00	.00
91	02/17	10:13PM	O FALLON	IL	618 628-2724	D	1:00	.00
92	02/17	10:15PM	O FALLON	IL	618 628-2724	D	3:00	.00
93	02/17	10:25PM	O FALLON	IL	618 628-2724	D	93:00	4.92
94	02/18	12:03AM	O FALLON	IL	618 628-2724	D	49:00	2.94
95	02/18	12:57AM	O FALLON	IL	618 628-2724	D	11:00	.66
96	02/18	11:19AM	O FALLON	IL	618 628-2724	D	143:00	8.58
97	02/18	10:37PM	EVANSVILLE	IN	812 760-1468	D	1:00	.06
98	02/19	07:08PM	EVANSVILLE	IN	812 760-1468	D	1:00	.06
99	02/21	05:39PM	OLNEY	IL	618 392-2613	D	5:00	.30
100	02/22	12:42AM	EVANSVILLE	IN	812 760-6814	D	1:00	.06
101	02/22	12:43AM	EVANSVILLE	IN	812 760-1468	D	1:00	.06

FM

Account Number
314-725-2430-936-3
April 01, 2003



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Call Charges (Continued)	Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
	102	02/25	05:36PM	ALEXANDRIA VA	703	780-0744	D	2:00	.12
	103	02/25	05:39PM	KNOXVILLE TN	865	765-2612	D	25:00	1.50
	104	02/27	09:16PM	SPRINGFLD IL	217	793-6559	D	1:00	.06
	105	02/27	09:18PM	SPRINGFLD IL	217	416-0589	D	5:00	.30
	106	03/01	03:34PM	QUEENS NY	718	347-2912	D	18:00	1.08
	107	03/04	03:12PM	EVANSTON IL	847	491-1294	D	1:00	.06
	108	03/04	03:14PM	EVANSTON IL	847	491-1294	D	1:00	.06
	109	03/04	03:14PM	EVANSTON IL	847	491-1294	D	1:00	.06
	110	03/04	03:15PM	EVANSTON IL	847	491-1294	D	9:00	.54
	111	03/04	03:24PM	CHICAGO IL	312	942-0544	D	34:00	2.04
	112	03/05	04:32PM	EVANSTON IL	847	491-1294	D	13:00	.78
	113	03/09	03:25PM	CHICAGO IL	773	339-2626	D	14:00	.84
Subtotal Domestic Calls for 314-725-2430									38.82

FM = Call continued beyond free minutes

Total Domestic Calls for 314-725-2430 **38.82**

Total Calls for 314-725-2430 **38.82**

Total Call Charges **38.82**

Surcharges	Description	
114	Fed TRS Surcharge	.03
115	Fed Universal Service Fund	2.83
Total Surcharges		2.86

Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

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Account Number
314-725-2430-936-3
April 01, 2003



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Billing For:
SBC Messaging

► **Current Charges For:**
Southwestern Bell Messaging Services, Inc. (SMSI)
Monthly Service - Msg Features - Apr 01 thru Apr 3000
Southwestern Bell Messaging Services, Inc. CallNotes® 6.95

SBC Messaging
Billing Questions:
1-800-585-7928

► **SBC Messaging Current Charges (before taxes)**
Federal Tax00
State and Local Taxes53

Account Number
314-725-2430-936-3
April 01, 2003



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Account Number
314-725-2430-936-3
May 01, 2003



Page 1 of 12

Monthly Statement

► Previous Charges and Credits

Amount of Last Bill	710.90
Payments Applied: 04-25-03	159.46cr
Previous Balance	551.44

► Summary of Current Charges

SBC Local Services (See Page 3)	47.31
SBC Long Distance (See Page 7)	346.08
(See Page 10)	18.13
SBC Messaging (See Page 12)	6.95

Taxes

Total Federal Tax	12.10
Total State and Local Taxes	5.22

Current Charges Due by May 29 435.79

► Total Amount Due 987.23

Important Information

► Receipt of the full amount of your bill by the due by date is appreciated. Thank you for choosing SBC Southwestern Bell.
AVOID DISCONNECTION: All of the charges must be paid each month to keep your account current and avoid collection activities. However, certain charges **MUST** be paid in order to avoid disconnection of basic local service. Currently, for this account that amount is \$22.54.
(See Page 2 for explanation)
On your main line your Long Distance provider is SBC Long Distance.
Your Local Toll provider is SBC Long Distance.
If your providers have changed since your last bill, check

"Keep"

"Send"

Please detach and mail this
portion with your payment



Account Number
314-725-2430-936-3

Mail Payment To:

PO BOX 930170
DALLAS TX 75393-0170



Amount Due	987.23
Due Date	May 29

Bill Date
May 01, 2003

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HEATHER CORCORAN
6160 MCPHERSON AV
SAINT LOUIS MO 63112-1104



Make Checks
Payable To:
SBC

9759 3147252430 9363 06040519 7700000055144 000098723 09



EXPLANATION OF TERMS AND SERVICES

Important Information - You are responsible for payment of all charges on your bill. If you do not pay any portion of your bill, collection action may result. Your dial tone may be disconnected if you do not pay for basic services such as your telephone line, extended area service and mileage charges. If you do not pay other charges, such as Long Distance, the SBC Advantage PlanSM, voice mail, InLine, Wireless, and Internet, they may be disconnected.

When paying in person, please bring any page of your bill.

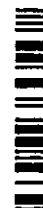
When paying by mail, please return the lower portion of the first page with your payment.

(*) Rate Codes For Long Distance Calls

FIRST POSITION Customer Dial Rate	SECOND POSITION Service Charge	THIRD POSITION (If Applicable)
D = Day E = Evening N = Night/Weekend OVERSEAS D = Standard E = Discount N = Economy	C = Calling Card S = 0+Dialing to a Number P = Person X = Conference	M = Multiple Rate Period B = Mobile Follow-Me Call H = Multiple Rate Period Mobile Follow-Me Call

(-) Time and Charges Quoted

(#) State Taxable



Account Number
314-725-2430-936-3
May 01, 2003



Page **3** of 12

Important Information
(Continued)

Other Charges Section for Information.

Whom to Call

SBC Local Services	For Billing Questions	1-800-585-7928
	For Payment Arrangements or Late Payments	1-800-616-1171
	To Place an Order or Change Service	1-800-464-7928
	For Repair Services	1-800-246-8464

SBC Website: www.sbc.com

SBC Long Distance	For Billing Questions	1-800-585-7928
SBC Messaging	For Billing Questions	1-800-585-7928

Billing For:
SBC Local Services

MONTHLY CHARGES - May 01 thru May 31 (for all telephone numbers on this bill)

Local Charges	39.41
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Basic Local Service Charges and Fees	38.41
Basic Local Service	22.54
Number Portability Service Charge66
Federal Universal Service Fee	1.00
Special Municipal Charge	3.49
Federal End User Common Line Charge	10.54
Relay Missouri Surcharge18
Optional Local Service Features	1.00

Non-Regulated Charges	7.90
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InLine®	7.90
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SBC Local Services Current Charges Subtotal (before taxes)	47.31
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Taxes	4.50
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Federal Tax (Local Charges)	1.18
Federal Tax (Non-Regulated & Toll Charges)00
State and Local Taxes (Local Charges)	2.72
State and Local Taxes (Non-Regulated & Toll Charges) .....	.60

SBC Local Services
Billing Questions:
1-800-585-7928

SBC Local Services Total Current Charges (including taxes)	51.81
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Account Number
314-725-2430-936-3
May 01, 2003



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**Monthly Service
Itemization**

Your monthly billing includes the services itemized below:

For 314-725-2430	
1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95
1 Message Waiting Indicator	.00
1 Call Forward-Busy Line/Don't Answer	1.00
For 314-725-2460	
1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95
Basic Local Service + Optional Local Service Features.....	31.44

For Your Information

Due to your recent telephone number change, your billing date has changed. Your new billing date is May 01. Because of the change, you now have a new due date which appears on your bill.

SBC Vital Connections

Visit "SBC Vital Connections" for tips on staying connected in a crisis. Go to www.sbc.com/vitalconnections to learn about and create a personal and family communications plan. SBC recently donated \$250,000 to the Veterans of Foreign Wars' Operation Uplink program, to fund prepaid calling cards for our troops. To send a calling card or donate to the VFW, visit sbccom.

Save With Lifeline In Missouri

You can get a discount of \$ 8.74 per month on your local service with Lifeline. You may qualify for this plan if you receive benefits from Food Stamps, Low-income Home Energy Assistance Program (LIHEAP), Medicaid, Supplemental Security Income (SSI), Federal Public Housing/Section 8, or Utilicare. Line connection discount may also apply. Call **1-800-464-7928** for more information.

Effective July 1, 2003, the per line surcharge for Relay Missouri will be increased from \$.09 to \$.10. Relay Missouri provides communications assistance with calls to and from deaf, hard-of-hearing and speech impaired persons. If you have any questions regarding this change, please call a customer service representative at **1-800-585-7928**.

SBC Local Services
Billing Questions:
1-800-585-7928

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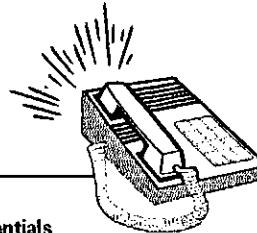


> Make the Most of It

Get the most for your money with a package that gives you more of what you want. SBC Essentials Plan™ has three of our most popular services designed to make your life easier.

The Essentials Plan™ package saves you money over buying these services separately:

- Caller ID with Name and Number
- Call Waiting
- Three-Way Calling



Call 1-800-255-7928 and order your Essentials Plan today! Or visit www.sbc.com for more information.

Si desea ordenar el conjunto de servicios SBC Essentials Plan, llame hoy al 1-800 406-2355.



Pay online and save time.
www.sbc.com



Services may not be available in all areas or on all calls. Installation charges apply. Display equipment required for Caller ID with Name and Number. With Three-Way Calling local toll long distance charges may apply, depending on the location of the called parties. Other restrictions may apply. Services are available at individual tariffed rates (when applicable). SBC local service is provided by SBC Arkansas, SBC Kansas, SBC Missouri, SBC Oklahoma, or SBC Texas depending on the service address.
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Please detach and return

Account Number
314-725-2430-936-3

**ADVERTISEMENT — PLEASE DO NOT
SUBMIT WITH PAYMENT.**

Bill Date
May 01, 2003

Account Number
314-725-2430-936-3
May 01, 2003



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Account Number
314-725-2430-936-3
May 01, 2003



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Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	.00
Credits and Adjustments	.00
Call Charges	320.00
Surcharges	26.08

Total SBC Long Distance Current Charges	346.08
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SBC Long Distance	1 Federal Tax	10.38
Billing Questions:	2 State and Local Taxes	.00
1-800-585-7928		

For Your Information Important Message Regarding Terms and Conditions
Terms and Conditions for your services with SBC
Long Distance can be obtained by calling
1-888-225-8530 or accessing
www.sbc.com/public_affairs.

Rate Increase Notification
Effective July 8, 2003, certain interstate per
call charges and Operator Assistance usage rates
will increase. Collect, Bill to Third, and Sent
Paid Per Call Charges: Fully Automated and
Operator Assisted is \$4.95, Operator Dialed is
5.95, Person to Person Per Call Charge is \$8.50,
Operator Assistance Usage Charge is \$0.89.

Call Charges

Calls for 314-725-2460
Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
3	03/20	11:24AM	O FALLON	IL	618 628-2724 D		28:00	2.80
4	03/20	03:53PM	O FALLON	IL	618 628-2724 D		64:00	6.40
5	03/20	04:57PM	O FALLON	IL	618 628-2724 D		40:00	4.00
6	03/22	04:00PM	O FALLON	IL	618 628-2724 D		1:00	.10
7	03/22	04:01PM	O FALLON	IL	618 628-2724 D		1:00	.10
8	03/22	04:03PM	O FALLON	IL	618 628-2724 D		78:00	7.80
9	03/24	06:17PM	O FALLON	IL	618 628-2724 D		238:00	23.80
10	03/24	10:17PM	O FALLON	IL	618 628-2724 D		90:00	9.00
11	03/25	10:34PM	SAN FRAN	CA	415 703-9524 D		1:00	.10
12	03/25	10:37PM	SAN FRAN	CA	415 703-9524 D		2:00	.20
13	03/27	03:35PM	O FALLON	IL	618 628-2724 D		92:00	9.20
14	03/28	05:47AM	O FALLON	IL	618 628-2724 D		14:00	1.40
15	03/28	04:28PM	O FALLON	IL	618 628-2724 D		126:00	12.60
16	03/28	09:47PM	O FALLON	IL	618 628-2724 D		2:00	.20
17	03/28	09:48PM	O FALLON	IL	618 628-2724 D		1:00	.10
18	03/28	09:49PM	O FALLON	IL	618 628-2724 D		6:00	.60
19	03/28	10:01PM	O FALLON	IL	618 628-2724 D		1:00	.10
20	03/28	10:03PM	O FALLON	IL	618 628-2724 D		1:00	.10
21	03/28	10:04PM	O FALLON	IL	618 628-2724 D		7:00	.70
22	03/28	10:11PM	O FALLON	IL	618 628-2724 D		25:00	2.50
23	03/29	09:54PM	O FALLON	IL	618 628-2724 D		55:00	5.50

Account Number
314-725-2430-936-3
May 01, 2003



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Call Charges (Continued)	Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
	24	03/30	10:18PM	O FALLON	IL	618 628-2724	D	5:00	.50
	25	03/31	04:41PM	O FALLON	IL	618 628-2724	D	2:00	.20
	26	03/31	04:43PM	O FALLON	IL	618 628-2724	D	79:00	7.90
	27	04/01	09:56AM	O FALLON	IL	618 628-2724	D	39:00	3.90
	28	04/01	11:19AM	O FALLON	IL	618 628-2724	D	28:00	2.80
	29	04/02	02:02PM	O FALLON	IL	618 628-2724	D	460:00	46.00
	30	04/02	09:45PM	O FALLON	IL	618 628-2724	D	116:00	11.60
	31	04/03	08:19AM	O FALLON	IL	618 628-2724	D	56:00	5.60
	32	04/03	12:01PM	O FALLON	IL	618 628-2724	D	74:00	7.40
	33	04/03	11:37PM	O FALLON	IL	618 628-2724	D	14:00	1.40
	34	04/03	11:53PM	O FALLON	IL	618 628-2724	D	70:00	7.00
	35	04/04	12:04PM	O FALLON	IL	618 628-2724	D	120:00	12.00
	36	04/05	10:24AM	O FALLON	IL	618 628-2724	D	45:00	4.50
	37	04/05	11:09AM	O FALLON	IL	618 628-2724	D	63:00	6.30
	38	04/05	12:12PM	O FALLON	IL	618 628-2724	D	1:00	.10
	39	04/05	01:50PM	O FALLON	IL	618 628-2724	D	6:00	.60
	40	04/05	01:57PM	O FALLON	IL	618 628-2724	D	1:00	.10
	41	04/05	02:01PM	O FALLON	IL	618 628-2724	D	9:00	.90
	42	04/06	11:58AM	O FALLON	IL	618 628-2724	D	3:00	.30
	43	04/06	12:07PM	O FALLON	IL	618 628-2724	D	64:00	6.40
	44	04/06	11:27PM	O FALLON	IL	618 628-2724	D	1:00	.10
	45	04/06	11:28PM	O FALLON	IL	618 628-2724	D	1:00	.10
	46	04/06	11:29PM	O FALLON	IL	618 628-2724	D	34:00	3.40
	47	04/07	01:34PM	O FALLON	IL	618 628-2724	D	38:00	3.80
	48	04/07	11:43PM	O FALLON	IL	618 628-2724	D	64:00	6.40
	49	04/08	12:47AM	O FALLON	IL	618 628-2724	D	64:00	6.40
	50	04/08	01:51AM	O FALLON	IL	618 628-2724	D	22:00	2.20
	51	04/08	01:21PM	O FALLON	IL	618 628-2724	D	81:00	8.10
	52	04/09	02:22PM	O FALLON	IL	618 628-2724	D	481:00	48.10
	53	04/10	02:59AM	O FALLON	IL	618 628-2724	D	18:00	1.80
	54	04/10	12:45PM	O FALLON	IL	618 628-2724	D	39:00	3.90
	55	04/10	10:01PM	O FALLON	IL	618 628-2724	D	11:00	1.10
	56	04/11	07:15AM	O FALLON	IL	618 628-2724	D	34:00	3.40
	57	04/19	03:54AM	O FALLON	IL	618 628-2724	D	56:00	5.60
	58	04/19	09:03PM	O FALLON	IL	618 628-2724	D	104:00	10.40
	59	04/20	10:42AM	O FALLON	IL	618 628-2724	D	24:00	2.40
Subtotal Domestic Calls for 314-725-2460									320.00
Total Domestic Calls for 314-725-2460									320.00
Total Calls for 314-725-2460									320.00
Total Call Charges									320.00

SBC Long Distance
Billing Questions:
1-800-585-7928

Surcharges

Description	
60 Fed TRS Surcharge	.26

7256.003.021587.04.06.000000 YYNNNNNY

Account Number
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Surcharges	61 Fed Universal Service Fund	25.82
(Continued)		
	Total Surcharges	<u>26.08</u>

Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

Account Number
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Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	18.00
Credits and Adjustments	.00
Call Charges	.12
Surcharges	.01

Total SBC Long Distance Current Charges	18.13
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SBC Long Distance
Billing Questions:
1-800-585-7928

1 Federal Tax	.54
2 State and Local Taxes	1.37

For Your Information

Important Message Regarding Terms and Conditions
Terms and Conditions for your services with SBC Long Distance can be obtained by calling 1-888-225-8530 or accessing www.sbc.com/public_affairs.

Rate Increase Notification
Effective July 8, 2003, certain interstate per call charges and Operator Assistance usage rates will increase. Collect, Bill to Third, and Sent Paid Per Call Charges: Fully Automated and Operator Assisted is \$4.95, Operator Dialed is 5.95, Person to Person Per Call Charge is \$8.50, Operator Assistance Usage Charge is \$0.89.

Service Charges

Monthly Service Charges

Type of Service	Period	Qty	
3 BOT - 300 Min	04/17-05/16	1	18.00
Total Monthly Service Charges			18.00

Total Service Charges	18.00
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Call Charges

Calls for 314-725-2430
Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
4	03/16	07:04PM	CHICAGO	IL	773 339-2626	D	2:00	.12
5	03/27	07:53AM	CHICAGO	IL	312 405-0577	D	1:00	.00
6	04/14	08:39PM	CHICAGO	IL	773 334-8713	D	3:00	.00

Subtotal Domestic Calls for 314-725-2430	.12
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Total Domestic Calls for 314-725-2430	.12
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Total Calls for 314-725-2430	.12
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7256.003.021587.05.06.000000 YYNNNNNY

Account Number
314-725-2438-936-3
May 01, 2003



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Call Charges (Continued)		
	Total Call Charges	.12
<hr/>		
Surcharges	Description	
	7 Fed Universal Service Fund	.01
	Total Surcharges	.01

Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

Account Number
314-725-2430-936-3
May 01, 2003



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Billing For:
SBC Messaging

► Current Charges For:	
Southwestern Bell Messaging Services, Inc. (SMSI)	
Monthly Service - Msg Features - May 01 thru May 31 .....	.00
Southwestern Bell Messaging Services, Inc. CallNotes®	6.95
	<hr/>

SBC Messaging
Billing Questions:
1-800-585-7928

► SBC Messaging Current Charges (before taxes)	
Federal Tax .....	.00
State and Local Taxes .....	.53
	<hr/>
	6.95

800 422 0499

7256.003.021587.06.06.000800 YYNNNNNY



May 21, 2003

Heather Corcoran
6160 McPherson Av.
St Louis, MO 63112

Dear Ms. Corcoran,

I am responding to your call on April 28, 2003 to the SBC Executive Office concerning calls to telephone number 618 628-2724. I was unsuccessful in contacting you and apologize for any inconvenience this may have caused.

On May 20, 2003 I issued a credit in the amount of \$898.24 including tax for the calls that have been billed to you for the number 618 628-2724. This credit will reflect on the June 1, 2003 bill. The balance owing on the account after the credit is \$88.99.

While I regret the circumstances, which prompted your call, I appreciate the opportunity to investigate your issue. If I can be of further assistance, please contact me toll-free at 866-848-2411.

Sincerely,

A handwritten signature in cursive script, which appears to read "J. Atkins", is positioned above the typed name.

Fran Atkins
SBC Customer Relations
P. O. Box 655521
Dallas, TX 75265-5521

Account Number
314-725-2430-936-3
June 01, 2003



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Monthly Statement

► Previous Charges and Credits

Amount of Last Bill	987.23
Adjustments: SBC Long Distance	898.24cr
Previous Balance	88.99

► Summary of Current Charges

SBC Local Services (See Page 3)	49.09
SBC Long Distance (See Page 5)	575.60
SBC Messaging (See Page 8)	18.00
(See Page 10)	6.95

Taxes

Total Federal Tax	19.04
Total State and Local Taxes	5.34

Current Charges Due by Jun 30 674.02

► Total Amount Due 763.01

Important Information

On your main line your Long Distance provider is SBC Long Distance.

Your Local Toll provider is SBC Long Distance.

If your providers have changed since your last bill, check Other Charges Section for information.

- Receipt of the full amount of your bill by the due by date is appreciated. Thank you for choosing SBC Southwestern Bell.

AVOID DISCONNECTION: All of the charges must be paid each month to keep your account current and avoid collection activities. However, certain charges **MUST** be paid in order to avoid disconnection of basic local service. Currently, for this account that amount is \$45.08.

"Keep"
"Send"

Please detach and mail this
portion with your payment

Account Number
314-725-2430-936-3



Mail Payment To:

PO BOX 930170
DALLAS TX 75393-0170



Amount Due	763.01
Due Date	Jun 30

Bill Date
Jun 01, 2003

9714.3.108.22853 1 AV 0.278

HEATHER CORCORAN
6160 MCPHERSON AV
SAINT LOUIS MO 63112-1104



Make Checks
Payable To:
SBC

9759 3147252430 9363 07030718 7700000008899 000076301 06



EXPLANATION OF TERMS AND SERVICES

Important Information - You are responsible for payment of all charges on your bill. If you do not pay any portion of your bill, collection action may result. Your dial tone may be disconnected if you do not pay for basic services such as your telephone line, extended area service and mileage charges. If you do not pay other charges, such as Long Distance, the SBC Advantage PlanSM, voice mail, InLine, Wireless, and Internet, they may be disconnected.

When paying in person, please bring any page of your bill.

When paying by mail, please return the lower portion of the first page with your payment.

(*) Rate Codes For Long Distance Calls

FIRST POSITION Customer Dial Rate	SECOND POSITION Service Charge	THIRD POSITION (If Applicable)
D = Day E = Evening N = Night/Weekend OVERSEAS D = Standard E = Discount N = Economy	C = Calling Card S = 0+Dialing to a Number P = Person X = Conference	M = Multiple Rate Period B = Mobile Follow-Me Call H = Multiple Rate Period Mobile Follow-Me Call

(-) Time and Charges Quoted

(#) State Taxable



Account Number
314-725-2430-936-3
June 01, 2003



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Important Information
(Continued)

► (See Page 2 for explanation)

Whom to Call	SBC Local Services For Billing Questions	1-800-585-7928
	For Payment Arrangements or Late Payments	1-800-616-1171
	To Place an Order or Change Service	1-800-464-7928
	For Repair Services	1-800-246-8464

SBC Website: www.sbc.com

SBC Long Distance For Billing Questions	1-800-585-7928
SBC Messaging For Billing Questions	1-800-585-7928

Billing For:
SBC Local Services

MONTHLY CHARGES - Jun 01 thru Jun 30 (for all telephone numbers on this bill)

Local Charges	41.19
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Basic Local Service Charges and Fees	38.41
Basic Local Service	22.54
Number Portability Service Charge66
Federal Universal Service Fee	1.00
Special Municipal Charge	3.49
Federal End User Common Line Charge	10.54
Relay Missouri Surcharge .....	.18
Optional Local Service Features	1.00
Non-Recurring Local Charges (See Other Charges Section)	1.60
Special Municipal Charge18

Non-Regulated Charges	7.90
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InLine®	7.90
---------------	------

SBC Local Services Current Charges Subtotal (before taxes)	49.09
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Taxes	4.67
--------------	-------------

Federal Tax (Local Charges)	1.23
Federal Tax (Non-Regulated & Toll Charges)00
State and Local Taxes (Local Charges)	2.84
State and Local Taxes (Non-Regulated & Toll Charges) .....	.60

SBC Local Services
Billing Questions:
1-800-585-7928

SBC Local Services Total Current Charges (including taxes)	53.76
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Account Number
314-725-2430-936-3
June 01, 2003



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**Monthly Service
Itemization**

Your monthly billing includes the services itemized below:

For 314-725-2430

1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95
1 Message Waiting Indicator	.00
1 Call Forward-Busy Line/Don't Answer	1.00

For 314-725-2460

1 Basic Local Service - Residence Line	11.27
1 InLine® Repair Plan	3.95

Basic Local Service + Optional Local Service Features.....	31.44
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Other Charges

Item	Explanation	Amount
1	Late payment charge on 88.99 past due (Non-Recurring Local Service)	1.60
►	SBC Local Services Total Other Charges (before taxes)	1.60
	Non-Recurring Local Charges	1.60

For Your Information

Due to your recent telephone number change, your billing date has changed. Your new billing date is Jun 01. Because of the change, you now have a new due date which appears on your bill.

Having trouble hearing on the phone? The **SBC Special Needs Center** can help! We can assist you in purchasing the perfect amplified phone, amplified ringer, big button phone, amplified cordless phone or any one of our hundreds of assistive products. Customers may be eligible for account billing and direct payment is available. To request a product catalog or order products, call the SBC Special Needs Center at **1-800-433-8505** or go to www.specialneedscenter.com.

Effective 7/10/03, Direct Dialed Local Directory Assistance (DA) will change from \$0.59 to \$0.63 per listing request. Alternately Billed Local DA (such as billing to a calling card) will change from \$1.20 to \$1.29 per listing request. Local DA call allowances (calls made to DA at no charge) are 30 for residential customers and 10 for business customers, if the requested numbers are not listed in the White Page Directory (WPD). Busy Line Verify will change from \$1.50 to \$1.62. Busy Line Interrupt will change from \$2.31 to \$2.49. Non-Listed (WPD) service will change from \$1.50 to \$1.62 per listing. Non-Published WPD service will change from \$1.99 to \$2.14. If you have questions, please call the SBC toll free number located on your bill.

SBC Local Services
Billing Questions:
1-800-585-7928

9714.003.022853.02.05.000000 NNYNNNNY

Account Number
314-725-2430-936-3
June 01, 2003



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Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	.00
Credits and Adjustments	.00
Call Charges	527.20
Surcharges	48.40

Total SBC Long Distance Current Charges 575.60

SBC Long Distance
Billing Questions:
1-800-585-7928

1 Federal Tax	17.27
2 State and Local Taxes	.00

For Your Information

Important Message Regarding Terms and Conditions
Terms and Conditions for your services with SBC
Long Distance can be obtained by calling
1-888-225-8530 or accessing
www.sbc.com/public_affairs.

International Rate Change
Effective 8/4/2003, calling card and basic, non-
plan direct dialed per minute rates to many
international destinations will increase. For a
summary of these new rates, visit our web site at:
www.sbc.com (available 7/24/2003).
For a recording of basic per minute rates by
country call:
In English or En Espanol 1-888-472-1935.

Call Charges

Calls for 314-725-2460
Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
3	04/20	07:48PM	O FALLON	IL	618 628-2724	D	1:00	.10
4	04/20	07:50PM	O FALLON	IL	618 628-2724	D	1:00	.10
5	04/20	07:51PM	O FALLON	IL	618 628-2724	D	13:00	1.30
6	04/20	08:03PM	O FALLON	IL	618 628-2724	D	39:00	3.90
7	04/21	10:26AM	O FALLON	IL	618 628-2724	D	4:00	.40
8	04/21	10:29AM	O FALLON	IL	618 628-2724	D	61:00	6.10
9	04/21	01:39PM	O FALLON	IL	618 628-2724	D	35:00	3.50
10	04/21	11:58PM	O FALLON	IL	618 628-2724	D	145:00	14.50
11	04/22	09:09AM	O FALLON	IL	618 628-2724	D	482:00	48.20
12	04/23	12:21PM	O FALLON	IL	618 628-2724	D	1:00	.10
13	04/23	02:05PM	O FALLON	IL	618 628-2724	D	118:00	11.80
14	04/23	06:04PM	O FALLON	IL	618 628-2724	D	6:00	.60
15	04/23	06:10PM	O FALLON	IL	618 628-2724	D	1:00	.10
16	04/23	06:11PM	O FALLON	IL	618 628-2724	D	32:00	3.20
17	04/23	08:37PM	O FALLON	IL	618 628-2724	D	1:00	.10
18	04/23	09:50PM	O FALLON	IL	618 628-2724	D	36:00	3.60
19	04/24	01:43AM	O FALLON	IL	618 628-2724	D	77:00	7.70
20	04/24	01:06PM	O FALLON	IL	618 628-2724	D	235:00	23.50
21	04/24	09:27PM	O FALLON	IL	618 628-2724	D	483:00	48.30
22	04/25	10:08AM	O FALLON	IL	618 628-2724	D	20:00	2.00

Account Number
314-725-2430-936-3
June 01, 2003



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Call Charges (Continued)	Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
	23	04/25	10:33AM	O FALLON	IL	618 628-2724 D		127:00	12.70
	24	04/27	12:01AM	O FALLON	IL	618 628-2724 D		84:00	8.40
	25	04/27	10:24AM	O FALLON	IL	618 628-2724 D		5:00	.50
	26	04/27	10:30AM	O FALLON	IL	618 628-2724 D		68:00	6.80
	27	04/27	01:51PM	O FALLON	IL	618 628-2724 D		12:00	1.20
	28	04/27	04:21PM	O FALLON	IL	618 628-2724 D		75:00	7.50
	29	04/28	10:53AM	O FALLON	IL	618 628-2724 D		142:00	14.20
	30	04/28	06:19PM	O FALLON	IL	618 628-2724 D		1:00	.10
	31	04/28	06:20PM	O FALLON	IL	618 628-2724 D		1:00	.10
	32	04/28	06:23PM	O FALLON	IL	618 628-2724 D		23:00	2.30
	33	04/28	07:30PM	O FALLON	IL	618 628-2724 D		1:00	.10
	34	04/28	07:31PM	O FALLON	IL	618 628-2724 D		1:00	.10
	35	04/28	07:32PM	O FALLON	IL	618 628-2724 D		40:00	4.00
	36	04/28	08:12PM	O FALLON	IL	618 628-2724 D		14:00	1.40
	37	04/30	11:45AM	O FALLON	IL	618 628-2724 D		140:00	14.00
	38	05/01	11:02AM	O FALLON	IL	618 628-2724 D		7:00	.70
	39	05/01	11:09AM	O FALLON	IL	618 628-2724 D		177:00	17.70
	40	05/02	12:37AM	O FALLON	IL	618 628-2724 D		49:00	4.90
	41	05/02	10:58AM	O FALLON	IL	618 628-2724 D		108:00	10.80
	42	05/02	12:49PM	O FALLON	IL	618 628-2724 D		58:00	5.80
	43	05/02	11:45PM	O FALLON	IL	618 628-2724 D		38:00	3.80
	44	05/03	12:27PM	O FALLON	IL	618 628-2724 D		2:00	.20
	45	05/03	12:31PM	O FALLON	IL	618 628-2724 D		2:00	.20
	46	05/03	12:32PM	O FALLON	IL	618 628-2724 D		78:00	7.80
	47	05/04	02:51AM	O FALLON	IL	618 628-2724 D		43:00	4.30
	48	05/04	12:24PM	O FALLON	IL	618 628-2724 D		30:00	3.00
	49	05/04	01:00PM	O FALLON	IL	618 628-2724 D		69:00	6.90
	50	05/04	11:42PM	O FALLON	IL	618 628-2724 D		27:00	2.70
	51	05/05	04:00PM	O FALLON	IL	618 628-2724 D		115:00	11.50
	52	05/05	08:37PM	O FALLON	IL	618 628-2724 D		40:00	4.00
	53	05/06	03:09PM	O FALLON	IL	618 628-2724 D		23:00	2.30
	54	05/06	03:34PM	O FALLON	IL	618 628-2724 D		15:00	1.50
	55	05/06	03:56PM	O FALLON	IL	618 628-2724 D		21:00	2.10
	56	05/06	04:20PM	O FALLON	IL	618 628-2724 D		425:00	42.50
	57	05/07	11:19AM	O FALLON	IL	618 628-2724 D		36:00	3.60
	58	05/07	09:52PM	O FALLON	IL	618 628-2724 D		78:00	7.80
	59	05/08	03:52PM	O FALLON	IL	618 628-2724 D		9:00	.90
	60	05/08	04:07PM	O FALLON	IL	618 628-2724 D		5:00	.50
	61	05/08	06:30PM	O FALLON	IL	618 628-2724 D		421:00	42.10
	62	05/10	03:53PM	O FALLON	IL	618 628-2724 D		152:00	15.20
	63	05/11	12:17PM	O FALLON	IL	618 628-2724 D		72:00	7.20
	64	05/11	11:14PM	O FALLON	IL	618 628-2724 D		17:00	1.70
	65	05/12	04:46PM	O FALLON	IL	618 628-2724 D		88:00	8.80
	66	05/12	09:43PM	O FALLON	IL	618 628-2724 D		12:00	1.20
	67	05/13	11:33AM	O FALLON	IL	618 628-2724 D		1:00	.10
	68	05/13	11:34AM	O FALLON	IL	618 628-2724 D		12:00	1.20
	69	05/13	09:14PM	O FALLON	IL	618 628-2724 D		330:00	33.00
	70	05/14	10:33AM	O FALLON	IL	618 628-2724 D		22:00	2.20
	71	05/14	10:57AM	O FALLON	IL	618 628-2724 D		165:00	16.50
Subtotal Domestic Calls for 314-725-2460									527.20

SBC Long Distance
Billing Questions:
1-800-585-7928

9714.003.022853.03.05.000000 NNYNNNNY

Account Number
314-725-2430-936-3
June 01, 2003



Page 7 of 10

Call Charges (Continued)	Total Domestic Calls for 314-725-2460	527.20
	Total Calls for 314-725-2460	527.20
	Total Call Charges	527.20
Surcharges	Description	
	72 Fed TRS Surcharge	.42
	73 Fed Universal Service Fund	47.98
	Total Surcharges	48.40

Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

Account Number
314-725-2430-936-3
June 01, 2003



Page 8 of 10

Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	18.00
Credits and Adjustments	.00
Call Charges	.00
Surcharges	.00

Total SBC Long Distance Current Charges 18.00

SBC Long Distance
Billing Questions:
1-800-585-7928

1 Federal Tax	.54
2 State and Local Taxes	1.37

For Your Information

Important Message Regarding Terms and Conditions
Terms and Conditions for your services with SBC
Long Distance can be obtained by calling
1-888-225-8530 or accessing
www.sbc.com/public_affairs.

International Rate Change
Effective 8/4/2003, calling card and basic, non-
plan direct dialed per minute rates to many
international destinations will increase. For a
summary of these new rates, visit our web site at:
www.sbc.com (available 7/24/2003).
For a recording of basic per minute rates by
country call:
In English or En Espanol 1-888-472-1935.

Service Charges

Monthly Service Charges

Type of Service	Period	Qty	
3 BOT - 300 Min	05/17-06/16	1	18.00
Total Monthly Service Charges			18.00
Total Service Charges			18.00

Call Charges

Calls for 314-725-2430
Domestic

Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
4	05/01	07:57AM	LEONIA	NJ	201 228-1078	D	1:00	.00
5	05/02	03:04PM	LEONIA	NJ	201 228-1078	D	7:00	.00
6	05/08	12:32PM	BELLEVILLE	IL	618 222-5278	D	3:00	.00
7	05/14	09:43AM	CHICAGO	IL	312 401-4894	D	17:00	.00
8	05/15	01:08PM	OCCOQUAN	VA	703 494-2218	D	3:00	.00
9	05/15	01:11PM	TALLAHASSE	FL	850 224-7400	D	2:00	.00
10	05/15	01:14PM	BOWLINGGREEN	OH	419 373-4471	D	2:00	.00
Subtotal Domestic Calls for 314-725-2430								.00

9714.003.022853.04.05.000000 NNYNNNNY

Account Number
314-725-2430-936-3
June 01, 2003



Page 9 of 10

Call Charges (Continued)	Total Domestic Calls for 314-725-2430	.00
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Total Calls for 314-725-2430	<u>.00</u>
------------------------------	------------

Total Call Charges	<u>.00</u>
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Advertisements are paid for by SWBell
Long Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

Account Number
314-725-2430-936-3
June 01, 2003



Page 10 of 10

Billing For:
SBC Messaging

► **Current Charges For:**

Southwestern Bell Messaging Services, Inc. (SMSI)

Monthly Service - Msg Features - Jun 01 thru Jun 3000

Southwestern Bell Messaging Services, Inc. CallNotes® 6.95

SBC Messaging
Billing Questions:
1-800-585-7928

► **SBC Messaging Current Charges (before taxes)**

Federal Tax00

State and Local Taxes53

6.95

For Your Information

SBC VOICE MAIL USERS:

Don't LET your Voice Mail security BE compromised, use these simple tips: If you have a temporary password, change it now & use at least 6 digits. Ensure your password is not made up of repeated or sequential digits. Don't use your phone or mailbox number or anything easily identifiable. Treat your password as you would your ATM pin, and change your password and greeting periodically.

9714.003.022853.05.05.000000 NNYNNNNY

Account Number
314-725-2430-936-3
July 01, 2003



Page 1 of 10

SERVICE INTERRUPTION NOTICE

Did you forget to pay your telephone bill? If so, your SBC Southwestern Bell telephone service may be disconnected. If your payment has been sent, we thank you and apologize for sending you this notice.

COLLECTION OFFICE: 1-800-616-1171

Your telephone bill of \$763.01 is past due and service interruption is scheduled for Jul 18, for failure to pay basic local telephone charges.

To stop interruption of your telephone service, pay \$45.08 by Jul 18

If your local service is interrupted a reconnection charge of 15.14 per line may apply. Accounts that remain unpaid five days after interruption will be permanently disconnected. A minimum installation charge of \$36.16 will apply to reconnect service. A deposit may also be necessary at the time of reconnection.

The balance of the total past due amount may include charges for non-basic services such as CallNotes®, 900/976 type calls, long distance calls, and Internet. Non-payment of these charges **will not** result in interruption of telephone service, but may result in interruption of those services. Non-payment may also result in legal action and/or referral to a collection agency.

Local Services provided by SBC Arkansas, SBC Kansas, SBC Missouri, SBC Oklahoma, or SBC Texas based upon the service address location

Please detach and mail this
portion with your payment

Account Number
314-725-2430-936-3



**TO AVOID SERVICE SUSPENSION
SEE MESSAGE ABOVE**

Mail Payment To:

PO BOX 930170
DALLAS TX 75393-0170



3151.3.106.22466 1 AV 0.278

HEATHER CORCORAN
6160 MCPHERSON AV
SAINT LOUIS MO 63112-1104



Bill Date
Jul 01, 2003

Make Checks
Payable To:
SBC

"Keep"
"Send"

Amount Due	896.37
Due Date	Jul 30

9759 3147252430 9363 08050718 7700000076301 000089637 08



EXPLANATION OF TERMS AND SERVICES

Important Information - You are responsible for payment of all charges on your bill. If you do not pay any portion of your bill, collection action may result. Your dial tone may be disconnected if you do not pay for basic services such as your telephone line, extended area service and mileage charges. If you do not pay other charges, such as Long Distance, the SBC Advantage PlanSM, voice mail, InLine, Wireless, and Internet, they may be disconnected.

When paying in person, please bring any page of your bill.

When paying by mail, please return the lower portion of the first page with your payment.

(*) Rate Codes For Long Distance Calls

FIRST POSITION Customer Dial Rate	SECOND POSITION Service Charge	THIRD POSITION (If Applicable)
A = Anytime D = Day E = Evening N = Night/Weekend OVERSEAS D = Standard E = Discount N = Economy	C = Calling Card S = 0+Dialing to a Number P = Person X = Conference	M = Multiple Rate Period B = Mobile Follow-Me Call H = Multiple Rate Period Mobile Follow-Me Call

(-) Time and Charges Quoted

(#) State Taxable



Account Number
314-725-2430-936-3
July 01, 2003



Page 3 of 10

If non-basic services are interrupted, reconnection fees applicable to those services may apply.

To obtain authorized payment agency locations or to make a payment by credit card or check over the phone call 1-800-616-1171. Payments can also be made 24 hours a day by calling 1-800-345-6528 with your Visa, MasterCard, or Pulse ATM through a third party vendor. ATM payments may have a transaction fee added.

If you have any questions regarding this notice, dispute any charges or if you or a member of your family has a medical emergency requiring the need of your telephone service, please call SBC Southwestern Bell at 1-800-616-1171 to speak with a friendly service representative.

These representatives can assist you if there are special circumstances that prevent complete payment to see if a mutual payment agreement can be met.

We value you as a customer and understand that sometimes circumstances may cause a delayed payment.

Monthly Statement

► **Previous Charges and Credits**

Amount of Last Bill	763.01	
Past Due Amount (Payment Due Immediately)		763.01

► **Summary of Current Charges**

SBC Local Services (See Page 4)	49.19	
SBC Long Distance (See Page 7)	68.58	
SBC Messaging (See Page 9)	6.95	

Taxes

Total Federal Tax	3.29	
Total State and Local Taxes	5.35	36.16

Current Charges Due by Jul 30		133.36
--	--	---------------

► Total Amount Due		896.37
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Important Information

On your main line your Long Distance provider is SBC Long Distance.

Your Local Toll provider is SBC Long Distance.

If your providers have changed since your last bill, check Other Charges Section for information.

- If charges greater than \$5.00 are carried over to your next bill, a \$1.60 late payment charge will apply.
- Receipt of the full amount of your bill by the due by date is appreciated. Thank you for choosing SBC Southwestern Bell.

AVOID DISCONNECTION: All of the charges must be paid each month to keep your account current and avoid collection activities. However, certain charges **MUST** be paid in order to avoid disconnection of basic local service. Currently, for this account that amount is \$67.62.

(See Page 2 for explanation)

199.52

Account Number
314-725-2430-936-3
July 01, 2003



Page 4 of 10

Whom to Call	SBC Local Services	For Billing Questions	1-800-585-7928
		For Payment Arrangements or Late Payments	1-800-616-1171
		To Place an Order or Change Service	1-800-464-7928
		For Repair Services	1-800-246-8464

SBC Website: www.sbc.com

SBC Long Distance	For Billing Questions	1-800-585-7928
SBC Messaging	For Billing Questions	1-800-585-7928

Billing For:
SBC Local Services

MONTHLY CHARGES - Jul 01 thru Jul 31 (for all telephone numbers on this bill)

Local Charges	41.29
----------------------	--------------

Basic Local Service Charges and Fees	38.51
Basic Local Service	22.54
Number Portability Service Charge .....	.66
Federal Universal Service Fee	1.06
Special Municipal Charge	3.49
Federal End User Common Line Charge	10.56
Relay Missouri Surcharge .....	.20
Optional Local Service Features	1.00
Non-Recurring Local Charges (See Other Charges Section)	1.60
Special Municipal Charge .....	.18

Non-Regulated Charges	7.90
------------------------------	-------------

InLine®	7.90
---------------	------

Partial Monthly Charges (See Other Charges Section)	.00
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SBC Local Services Current Charges Subtotal (before taxes)	49.19
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Taxes	4.68
--------------	-------------

Federal Tax (Local Charges)	1.23
Federal Tax (Non-Regulated & Toll Charges)00
State and Local Taxes (Local Charges)	2.85
State and Local Taxes (Non-Regulated & Toll Charges) .....	.60

SBC Local Services
Billing Questions:
1-800-585-7928

SBC Local Services Total Current Charges (including taxes)	53.87
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Account Number
314-725-2430-936-3
July 01, 2003



Page 5 of 10

Monthly Service Itemization	Your monthly billing includes the services itemized below:	
	For 314-725-2430	
	1 Basic Local Service - Residence Line	11.27
	1 InLine® Repair Plan	3.95
	1 Message Waiting Indicator	.00
	1 Call Forward-Busy Line/Don't Answer	1.00
	For 314-725-2460	
	1 Basic Local Service - Residence Line	11.27
	1 InLine® Repair Plan	3.95
	Basic Local Service + Optional Local Service Features.....	31.44

Other Charges	Item	Explanation	Amount
	1	Late payment charge on 763.01 past due (Non-Recurring Local Service)	1.60
	2	Rate changed on Jul 01	
		From To	
		- 1 Federal Universal Service Fee .50 .53	
		- 1 Federal End User Common Line Charge 5.27 5.28	
		- 1 Federal Universal Service Fee .50 .53	
		- 1 Federal End User Common Line Charge 5.27 5.28	
		Monthly Rate 11.54 11.62	
		Due to your bill date no fractional charges apply .....	.00
		SBC Local Services Total Other Charges (before taxes)	1.60
		Non-Recurring Local Charges	1.60
		Partial Monthly Charges .....	.00

For Your Information

Having trouble hearing on the phone? The **SBC Special Needs Center** can help! We can assist you in purchasing the perfect amplified phone, amplified ringer, big button phone, amplified cordless phone or any one of our hundreds of assistive products. Customers may be eligible for account billing and direct payment is available. To request a product catalog or order products, call the SBC Special Needs Center at **1-800-433-8505** or go to www.specialneedscenter.com.

Solution customers may notice a billing change in the InLine or CallNotes® Plus credits under their current Solution bundle. An SBC system audit revealed that some Solution customers are receiving more credits than they qualify for with their particular package or bundle. SBC systems will correct the billing error and you will not be charged for any credits mistakenly provided to you. If you have any questions, please call 800-585-7928.

Federal End-User Common Line Charge

Effective 7/1/03, the Federal End-User Common Line Charge for all Residential and Business customers increased. Lifeline customers will continue to receive credit for the Federal End-User Common Line Charge. Your current bill reflects this change. For more information on rate changes, call your SBC representative.

SBC YAHOO DSL

High Speed Internet Access Built For You! Get Internet that logs onto you along with exciting personalized features and perks that take advantage of your fast new connection. With SBC Yahoo! DSL service you'll enjoy: Essentials like email, messenger, news sports, finance and movies, included premium service like Encyclopedia Britannica®,

SBC Local Services
Billing Questions:
1-800-585-7928

Account Number
314-725-2430-936-3
July 01, 2003



Page 6 of 10

For Your Information
(Continued)

Consumer Reports® and up to 500MB of online storage. Also 24-hour customer support 7 days a week, unlimited, instant on-connection, personalized home page and security features. Please take the tour and order at sbc.com/sbcyahoo or call 866-SBC-YAHOO.

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Federal Universal Svc. Fee

Effective 7/1/03, the Federal Universal Service Fee increased. This fee supports telecommunication needs of low-income households, consumers living in high cost areas, schools, and libraries and rural hospitals. Your current bill reflects this change. For more information call your SBC representative.

SBC Local Services
Billing Questions:
1-800-585-7928

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Account Number
314-725-2430-936-3
July 01, 2003



Page 7 of 10

Billing For:
SBC Long Distance
Invoice Summary

Current Charges	
Service Charges	18.00
Credits and Adjustments	.00
Call Charges	46.32
Surcharges	4.26
Total SBC Long Distance Current Charges	68.58

SBC Long Distance
Billing Questions:
1-800-585-7928

1 Federal Tax	2.06
2 State and Local Taxes	1.37

For Your Information

Important Message Regarding Terms and Conditions
Terms and Conditions for your services with SBC
Long Distance can be obtained by calling
1-888-225-8530 or accessing
www.sbc.com/public_affairs.

Service Charges

Monthly Service Charges

Type of Service	Period	Qty	
3 BOT - 300 Min	06/17-07/16	1	18.00
Total Monthly Service Charges			18.00
Total Service Charges			18.00

Call Charges

Calls for 314-725-2430

Domestic									
Item	Date	Time	Place Called		Area	Number	Rate*	Min	Amount
4	05/16	02:01PM	OCCOQUAN	VA	703	494-2218	D	3:00	.00
5	05/21	07:38PM	O FALLON	IL	618	628-2724	D	1:00	.00
6	05/21	07:38PM	O FALLON	IL	618	628-2724	D	107:00	.00
7	05/21	10:43PM	O FALLON	IL	618	628-2724	D	21:00	.00
8	05/25	07:03PM	PORTLAND	ME	207	775-5157	D	2:00	.00
9	05/26	08:20PM	O FALLON	IL	618	628-2724	D	33:00	.00
10	05/26	08:53PM	O FALLON	IL	618	628-2724	D	16:00	.00
11	05/26	09:12PM	O FALLON	IL	618	628-2724	D	52:00	.00
12	05/27	09:16AM	O FALLON	IL	618	628-2724	D	5:00	.00
13	05/27	09:24AM	O FALLON	IL	618	628-2724	D	172:00	6.54
14	05/27	04:00PM	O FALLON	IL	618	628-2724	D	4:00	.24
15	05/27	04:08PM	O FALLON	IL	618	628-2724	D	1:00	.06
16	05/27	04:09PM	O FALLON	IL	618	628-2724	D	1:00	.06
17	05/27	04:11PM	O FALLON	IL	618	628-2724	D	37:00	2.22
18	05/27	04:49PM	O FALLON	IL	618	628-2724	D	7:00	.42
19	05/27	04:55PM	O FALLON	IL	618	628-2724	D	1:00	.06
20	05/27	04:57PM	O FALLON	IL	618	628-2724	D	3:00	.18
21	05/27	05:04PM	O FALLON	IL	618	628-2724	D	483:00	28.98

Account Number
314-725-2430-936-3
July 01, 2003



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Call Charges (Continued)	Item	Date	Time	Place Called	Area	Number	Rate*	Min	Amount
	22	05/28	01:59AM	O FALLON	IL	618 628-2724	D	5:00	.30
	23	05/28	02:07AM	O FALLON	IL	618 628-2724	D	38:00	2.28
	24	05/30	02:36PM	BELLE	WV	304 949-1934	D	3:00	.18
	25	06/02	03:44PM	RICHMOND	VA	804 747-0592	D	1:00	.06
	26	06/03	11:10AM	QUEENS	NY	718 347-2912	D	37:00	2.22
	27	06/03	12:23PM	BELLE	WV	304 949-1934	D	9:00	.54
	28	06/03	12:32PM	HUNTINGTON	WV	304 529-5464	D	2:00	.12
	29	06/04	07:37AM	OCCOQUAN	VA	703 494-2218	D	16:00	.96
	30	06/08	08:46PM	CHICAGO	IL	312 942-0544	D	4:00	.24
	31	06/10	11:23AM	QUEENS	NY	718 347-2912	D	11:00	.66
BP = Call continued beyond plan minutes									
Subtotal Domestic Calls for 314-725-2430									46.32
Total Domestic Calls for 314-725-2430									46.32
Total Calls for 314-725-2430									46.32
Total Call Charges									46.32

Surcharges	Description	
	32 Fed TRS Surcharge	.04
	33 Fed Universal Service Fund	4.22
Total Surcharges		4.26

Advertisements are paid for by SWBell Long
Distance, an affiliate of Southwestern Bell.

SBC Long Distance
Billing Questions:
1-800-585-7928

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Account Number
314-725-2430-936-3
July 01, 2003



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Billing For:
SBC Messaging

► Current Charges For:

Southwestern Bell Messaging Services, Inc. (SMSI)

Monthly Service - Msg Features - Jul 01 thru Jul 3100

Southwestern Bell Messaging Services, Inc. CallNotes® 6.95

SBC Messaging
Billing Questions:
1-800-585-7928

► SBC Messaging Current Charges (before taxes)

Federal Tax00

State and Local Taxes53

6.95

Account Number
314-725-2430-936-3
July 01, 2003



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July 31, 2003

Heather Corcoran
6160 McPherson Ave
St. Louis, MO 63112

Re: Disputing Long Distance Charges
File Number: C200400702

Dear Ms. Corcoran:

SBC Long Distance received the correspondence from the Missouri Public Service Commission regarding your complaint. Your complaint states that you are being billed long distance charges for telephone numbers (314) 725-2430 and (314) 725-2460 dialed to the telephone number (618) 628-2724, which is answered by a modem.

Our research shows that the disputed calls were direct dialed from the telephone numbers (314) 725-2430 and (314) 725-2460. When a call is initiated and connected, the call is considered complete and is billed at the applicable rate. In May, 2003, SBC Missouri sent a technician to your site and no line trouble was identified.

On May 13, 2003, SBC Long Distance (Resource Solution Center) contacted you and explained that our records indicate all calls were direct dialed from the numbers listed above and sustained all charges.

SBC Long Distance only bills for calls initiated and completed on our network. As a courtesy, SBC Missouri issued a credit in the amount of \$ 898.24 to reflect a partial adjustment for the disputed calls.

We apologize for any inconvenience you may have encountered. We hope this satisfies the issues addressed in your letter of complaint to the Missouri Public Service Commission .

To obtain information on SBC Long Distance's rates, terms and conditions, you may visit our web site at http://www.sbc.com/public_affairs, call us at 800 228-2550 or view our Product Reference and Pricing Guide during normal business hours at 5850 W. Las Positas Blvd., Pleasanton, CA 94588.

Sincerely,

Alan Belliston
(800) 704-1465
Project Administrator - Regulatory
SBC Long Distance

cc: Missouri Public Service Commission

September 8, 2003

Heather Corcoran
6160 McPherson Ave
St. Louis, MO 63112

Re: Disputing Long Distance Charges
File Number: C200400702

Dear Ms. Corcoran:

SBC Long Distance received the follow-up correspondence from you dated September 1, 2003. You state that you are still being billed long distance charges for telephone numbers (314) 725-2430 and (314) 725-2460 dialed to the telephone number (618) 628-2724, which is answered by a modem. Attempts to reach you were unsuccessful.

Our research shows that the disputed calls were direct dialed from the telephone numbers (314) 725-2430 and (314) 725-2460. When a call is initiated and connected, the call is considered complete and is billed at the applicable rate.

- On April 7, 2003, July 14, and September 8 2003, SBC Missouri sent a technician to your site and no line trouble was identified on any of the visits.
- The last direct dial call to the (618) 628-2724 was on May 28, 2003 and billed on the June, 2003 SBC billing statement.

We apologize for any inconvenience you may have encountered. We hope this satisfies the issues addressed in your letter of complaint to the Missouri Public Service Commission .

To obtain information on SBC Long Distance's rates, terms and conditions, you may visit our web site at http://www.sbc.com/public_affairs, call us at 800 228-2550 or view our Product Reference and Pricing Guide during normal business hours at 5850 W. Las Positas Blvd., Pleasanton, CA 94588.

Sincerely,

Alan Belliston
(800) 704-1465
Project Administrator - Regulatory
SBC Long Distance



SBC Long Distance
5850 W. Las Positas Blvd.
Pleasanton, CA 94588

October 14, 2003

Heather Corcoran
6160 McPherson Ave
St. Louis, MO 63112

Re: Disputing Long Distance Charges
File Number: C200400702

Dear Ms. Corcoran:

SBC Long Distance received your phone call of today.

- The \$898.24 credit that was referenced in my letter dated July 31, 2003 posted on your June, 2003 SBC billing statement. Please contact the SBC Missouri billing center at (800) 616-1171 with any additional billing questions, to make any payment arrangements, or to find out account balance.

We apologize for any inconvenience you may have encountered. We hope this satisfies the issues addressed in your letter of complaint to the Missouri Public Service Commission .

To obtain information on SBC Long Distance's rates, terms and conditions, you may visit our web site at http://www.sbc.com/public_affairs, call us at 800 228-2550 or view our Product Reference and Pricing Guide during normal business hours at 5850 W. Las Positas Blvd., Pleasanton, CA 94588.

Sincerely,

A handwritten signature in black ink, appearing to read "Alan Belliston".

Alan Belliston
(800) 704-1465
Project Administrator - Regulatory
SBC Long Distance

