# Exhibit II

# Executive Officers' Qualifications and Experience

Company's Telecommunications Background

220 Creekside Drive Dickson, Tennessee 37055 Phone (615) 229-2123 Fax (615) 446-9207 E-mail mattdavis@freecomusa.com

# **Matt Davis**

Professional experience

September 2003 to Present CEO

Freedom Communications USA

- Increased revenues over 800% in five years
- Expanded service areas in to nine states from one
- Named Music City Future 50 company four consecutive years .

February 2000 to September 2003

EruComp, Inc.

#### Founder

- Created and developed a web-based learning tool for tutoring companies to help meet standards set by the No Child Left Behind Act
- Partially funded company myself and brought in other financing as well

September 1996 to November 1999

**PFIC Securities Corporation** 

#### **Vice President**

- Set up banks to offer non-traditional investment services to their customers
- Acted as investment sales manager for multiple banks throughout the Southeast
- Managed largest bank accounts in the PFIC system ×.
- Helped company grow from 40 employees to 180 during time with company

## February 1994 to August 1996 **Investment Broker**

A.G. Edwards

Helped individuals create strategies for building wealth through the purchase of investment securities

### Education

September 1989 to May 1993 **B.A.** Finance

University of Notre Dame

Bart Howard 201 Skyline Drive Dickson, Tennessee 37055 615-446-7128 Fax 615-446-2111 e-mail bhoward@cbofna.com

Born January 20, 1946

Educated in Nashville, Tennessee public schools

Graduated Memphis State University, 1968 Business Administration

1968-1969 Associates Finance, collections, assistant loan manager

1969—1971 State of Tennessee Department of Insurance and Banking, examiner 1971 moved to Dickson and opened a small loan company with two partners. In 1976 expanded loan operation to include larger loans (5,000.00 maximum) and bought out partners. Rediscounted with General Electric Credit Corporation. In 1984 General Electric got out of the rediscount business and I was unable to keep financing for loan operation. Liquidated in 1984.

1976 Started only bail bond company in Dickson County.Dickson Bonding Co. Still in operation.

1980 purchased the Dickson County Credit Bureau, and opened a debt collection service. 1981 purchased credit bureaus in Waverly, Waynesboro, Centerville, Hohenwald, and Erin, Tennessee. In 1999 changed name to Credit Bureau of North America, LLC. Affiliated with Experian Credit Information Company. Currently employ 42 people offering a variety of credit management services, including consumer credit information, skip tracing, public information (Mid-State Record), and debt recovery.

1987 began purchasing assets (Loans) from the FDIC and RTC when a bank or Savings and loan defaulted. Continue to purchase debt (credit cards, consumer loans, health club contracts, healthcare accounts, and auto deficiency balances), under the name of Howard Properties,LLC. Howard Properties also invests in real estate, and other investments as they become available.

1983 With a partner opened only Radio Shack Dealer in Dickson County. Still operating, and for the past 11 years have been the largest (sales volume) dealership in our division. Sold interest in business to partner 2002.

1992 opened with a partner a medical billing automation service (Business and Professional Computers). This service was sold to Medical Manager, Inc (MMGR) in January 2001.

1994 With 9 other investors started National Check Network, Inc. We developed a consumer check verification service and sold collection agencies across the country availability to the negative check data...in turn they sold the service to point of sale merchants. This company is now the 5<sup>th</sup> largest check verification company in the Nation with over 3 million verifications per month. Sold stock in 2001 to Electronic Clearing House (ECHO).

1998 Began licensing procedure with Tennessee Regulatory Board for a license to sell telephone services in Tennessee. 1999 License was obtained, and a contract was signed with BellSouth to resell local home telephone service.

1999 Started with my wife Skyline Management, LLC. My collection agency leases our employees form Skyline Management, and Skyline invests in the necessary hardware, software, automobiles, and leasehold improvements necessary to operate my collection agency.

1999 with a partner opened a check advance company in Dickson (Dash for Cash, LLC). 1999 opened Tennessee Telephone Service, LLC

2000 Opened a second Dash for Cash store in Hohenwald Tennessee.

2000 with the same partner opened a pawnshop in Dickson Tennessee.

2001 with same partner opened Dash for Cash store in Columbia Tennessee.

2003 with same partner opened Dash for Cash store in Nashville Tennessee.

2003 Appointed the Tennessee Collection Service Board

2005 Elected Chairman of the Tennessee Collection Service Board

# Secretary of State **Division of Business Services** 312 Rosa L. Parks Avenue 6th Floor, William R. Snodgrass Tower Nashville, Tennessee 37243

ISSUANCE DATE: 05/15/2009 **REQUEST NUMBER: 09135508** 

FILE/REGISTRATION DATE: 02/08/2000 STATUS: ACTIVE CONTROL NUMBER: 0384308 JURISDICTION: TENNESSEE

REQUESTED BY: SHERRY GALE/REGULATORY & TAX CONSULTANTS 450 OLD PEACHTREE RD NW/STE 101A TO: SHERRY GALE/REGULATORY & TAX CONSULTANT 450 OLD PEACHTREE RD NW/STE 101A SUWANEE, GA 30024 SUWANEE, GA 30024

I, TRE HARGETT, SECRETARY OF STATE OF THE STATE OF TENNESSEE DO HEREBY CERTIFY THAT "TENNESSEE TELEPHONE SERVICE, LLC"

------WAS FORMED OR QUALIFIED TO DO BUSINESS IN THE STATE OF TENNESSEE ON THE ABOVE DATE, AND THAT THE ATTACHED DOCUMENT(S) WAS/WERE FILED IN THIS OFFICE ON THE DATE(S) AS BELOW INDICATED.

REFERENCE NUMBER	DATE FILED	FILING TYPE	FILING ACTION NAM DUR STK PRN OFC AGT INC MAL FY	
3822-0797	02/08/2000	LLC ORGANIZATIO	AND DOR OTR TRA DIG ADT INC MAL P	16
4453-0306	03/20/2002	LLC AN RPT	Х	
4700-0405	01/16/2003	LLC ASSUME NAME	<b>^</b>	
4742-1855	03/03/2003	LLC AN RPT	x	
5120-0809	04/23/2004	LLC ASSUME NAME		
5467-1385	05/26/2005	LLC AN RPT	X X	
6208-2424	02/08/2008	LLC ASSUME NAME	~ ~ ~	
6385-0280	10/02/2008	LLC AN RPT/AGT	х х х	

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FOR: REQUEST FOR COPIES	ON DATE: 05/15/09

FROM: MICHAEL A GALE 11135 ABBOTTS WALK

DULUTH, GA 30097-8452



SS-4458

FEES RECEIVED: \$40.00 \$0.00 TOTAL PAYMENT RECEIVED: \$40.00 RECEIPT NUMBER: 00004613647 ACCOUNT NUMBER: 00634686

TRE H

SECRETARY OF STATE

tate of Bentlerster Beautiment of State	ARTICLES OFVED OFGANIZATION ESSEE MITED LIABLITY COMPANY)
The undersigned acting as organizer(s) of a Liability Company Act, § 48-295-101, adopt	Limited Liability Company units by provisions of the Tennessee Limited is the following Articles of Organization:
	Elephone Service, LLC
2. The name and complete address of the state of Tennessee is: Bact	Limited Liability Company's initial registered agent and office located in the W. Howard
201 Skyline Dri (Stratt Address) Dickson (County)	ive Dickson TN 37055
	each organizer of this Linkied Lieblilly Company. 201 Kuline Drive Dickson, TN 37055 (Include: Stated Address, City, State and Zip Code) 201 Skuline Drive Dicksion, TN 37055 (Street Address, City, State and Zip Code)
(Nerne) 4. The Limited Liability Company will be: ( MC	(Street Address, City. State and Zip Code )
D Board Managed D Member Ma	anagad
<ol> <li>Number of members at the date of filing.</li> <li>If the document is not to be effective upo Date</li></ol>	n filing by the Secretary of State, the delayed effective date and time is:
	ability Company's principal executive office is: <u>RCIV C. DICKSON, TN 37055</u> (City) (State/Country/Zip Code)
8. Period of Duration: Perp 9. Other Provisions:	jevted
2/4/2000 Signature Date	Ban W. Howard Signature (manager or member authorized to sign by the Limited Liebitity Company) BARTW. How ARD
Signer's Capacity	Nama goed as primed

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LIMITED LIABILITY COMPANY, ANNUAL REPORT FILING FEE L. E. \$50 per member, with a minimum ree of \$300 and a maximum fee There is an additional fee of \$20 if any changes are made in block to the registered agent, flice.	of \$3000.	.†13 <i>1</i> 5	TENNESSEE ( Attn: Annual 312 Eighth Av	venue North Illam R. Snodgrass Tower
CURRENT FISCAL VEAR CLO NO MONTH ()2 IF UNFERENT.	THIS REPORT IS DUE		06/01/02	***************************************
(1) SECRETARY OF STATE CONTROL # U381508	THIS REPORT IS DOE	WI OR DEFORE.	00/01/02	
(2A) HAME AND MAILING ADDRESS OF LIMITED LIABILITY COMPANY	(28.)	STATE OR COUN	TRY OF FORMAT	'ION:
		TENNESSEE		
TENNESSEE TELEPHONE SERVICE, L	LC (ec.)	ADD OR CHANG	E MAILING ADD	DRESS.
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DICKSONA TN 37856 Wilderfilmeddellaerfilderddaerfil				
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(* A PRINCIPAL ADDRESS INCLUDING CITY, STATE, ZIP CODE. 201 SKYLINE DRIVE, DICKSON, TN 37055 8 CHANGE OF PRINCIPAL ADDRESS;		······································		***************************************
STREET	CITY	1	STATE	ZIP CODE + 4
* * BLOCK 4 MUST BE COMPLETED OR TH	IE ANNUAL REPO	ORT WILL B	E RETURNI	ED * *
(4) HAME AND BUSINESS ADDRESS, INCLUDING ZIP CODE, OF ITS GOVERNORS,	IF BOARD MANAGED; THE	MANAGERS, IF	MEMBER MANAG	ÆD.
(ATTACH ADDITIONAL SHEET IF NECESSARY )				CITY, STATE, ZIP CODE + 4
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APPLICATION FOR REGISTRATION	For Office Use Onl
Corporate Filings 312 Eighth Avenue North 6 <sup>th</sup> Floor, William R. Snodgrass Tower Nashville, TN 37243	
Pursuant to the provisions of § 48-207-101 (d) of the Tennessee Limited Liability Coundersigned Limited Liability Company hereby submits this application:	ompany Act, the
1. The true name of the Limited Liability Company is: TENNESSEE TELEP Services, LLC	
2. The state or country of organization is: TEAORSSEE	والمستعدا والمترين ويراث فتشخصت الخطائلة فتجاهد والمتري والم
3. The Limited Liability Company intends to transact business under an assumed Company name.	Limited Liability
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4. The assumed Limited Liability Company name the Limited Liability Company pro Freedom Communications, LLC	POSES EN UN
4. The assumed Limited Liability Company name the Limited Liability Company pro Freedom Communications, LLC NOTE: The assumed Limited Liability Company name must meet the requirements of Tennessee Limited Liability Company Act.	6 M B:
Freedom Communications, LLC	6 M B:
Freedom Communications, LLC NOTE: The assumed Limited Liability Company name must meet the requirements of Tennessee Limited Liability Company Act. San. 13, 2003 Signature Date Signature Date Freedom Communications, LLC Company name must meet the requirements of Tennessee Limited Liability Company Act. Name of Limited Liability Company Name of Limited Liability Comp	\$48-207 01 of the
Freedom Communications, LLC NOTE: The assumed Limited Liability Company name must meet the requirements of Tennessee Limited Liability Company Act. JAN. 13, 2003 Signature Date Unich Monagen Signer's Capacity Freedom Communications, LLC The assumed Limited Liability Company name must meet the requirements of Tennessee Limited Liability Company Act. Tennessee Limited Liability Company Act.	848-207 Pot of the

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LIMITED LIABILITY COMPANY A ANNUAL REPORT FILING FEE DUE: \$50 per member, with a minimum fee of \$300 and a maximum fee There is an additional fee of \$20 if any changes are made in block to the registered agent/office.	of \$3000.	Ti -1_+≳+⇒+≦ A 3' 51	ENNESSEE S ttn: Annual I 12 Elghth Av	enue North iam R. Snodgrass Tower
CURRENT FISCAL YEAR CLOSING MONTH. 02 IF DIFFERENT.	THIS REPORT IS	DUE ON OR BEFORE:	06/01/03	
(I) SECRETARY OF STATE CONTROL # 0384308				
(2A ) NAME AND MAILING ADDRESS OF LIMITED LIABILITY COMPANY		"B.) STATE OR COUNTR	RY OF FORMAT	ON:
		TENNESSEE		
TENNESSEE TELEPHONE SERVICE, LI	.c	(2C.) ADD OR CHANGE	MAILING ADD	RESS:
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DICKSON TN 37856 I.II.taaliitaalaalaalaalaalaalaala				
D 02/08/2000 FOR PROFIT				
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(6) NUMBER OF MEMBERS AT THE DATE OF THIS FILING				
		(8) DATE	1 /	······································
M SIGNATURE DW NOW D		ć	2 28 0	03
(9) TYPE/PRINT NAME OF SIGNER: BECT W. HOUGKO		(10) TITLE OF SIG	INER	Gul 956 C
Bact W. HOUTED	F BE DATED /	AND SIGNED * *	<u></u>	Kir in f

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Bepartment of State Corporate Filings 312 Eighth Avenue North 6 <sup>th</sup> Floor, William R. Snodgrass Tower Nashville, TN 37243	APPLICATION FOR REGISTRATION OF ASSUMED LIMITED LIABILITY COMPANY NAME	For Office Use Only
Pursuant to the provisions of § undersigned Limited Liability Co	48-207-101 (d) of the Tennessee Limited Liability ( ompany hereby submits this application:	Company Act, the
1 The true name of the Limited	d Liability Company is <u>TENNESSEE TELEPHONE</u>	SERVICE, LLC
2 The state or country of orga	anization is <u>Tennessee</u>	
3 The Limited Liability Compar Company name	ny intends to transact business under an assumed	I Limited Liability
4 The assumed Limited Liabilit FREEDOM_COMMUNICATION	ty Company name the Limited Liability Company pi	roposes to use is
NOTE: The assumed Limited Li Tennessee Limited Liabi	ability Company name must meet the requirements ility Company Act.	of § 48-207-101 of the
$\frac{4/_1}{2004}$ Signature Date <u>CED</u> Signer's Capacity	TENNESSEE TELEPHONE Name of Limited Liability Co <u>Matterne</u> Signature <u>Matterne</u> Name (typed or printed)	mpany:? 신동
SS-4230 (Rev 7/01)	Filing Fee: \$20.00	RDA 2458

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ANNUAL REPORT FILING FEE \$50 per member, with a minin There is an additional (ee of 3 to the registered agent/office	DUE: num fee of \$380 an \$20 if any changes	d a maximum fee	5 5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	44 tā	Attn: Annu	Milliment Wr. Maa	Y OF h
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Matt Davis		) I Skyline Dr.				Dickson,	FN 37
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		MJ	UST BE IN TN)				
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For Office Use Only State of Tennessee 2008 SECR APPLICATION FOR REGISTRATION **OF ASSUMED** Bepartment of State LIMITED LIABILITY COMPANY NAME **Corporate Filings** A 312 Eighth Avenue North 6th Floor, William R. Snodgrass Tower റ്റ Nashville, TN 37243 Pursuant to the provisions of \$48-207-101 (d) of the Tennessee Limited Liability Company Act or \$48-249-106(d) of the Tennessee Revised Limited Liability Company Act, the undersigned Limited Liability Company hereby submits this application: 1. The true name of the Limited Liability Company Is: TENNESSEE TELEDHONE SERVICE, LLC 2. The state or country of organization is: <u>TENNESSEE</u> 3. The Limited Liability Company intends to transact business under an assumed Limited Liability Company name. 4. The assumed Limited Liability Company name the Limited Liability Company proposes to use is: FREEDOM COMMUNICATIONS, LLC NOTE: The assumed Limited Liability Company name must meet the requirements of §48-207-101 of the Tennessee Limited Liability Company Act or §48-249-106 of the Tennessee Revised Limited Liability Company Act, as applicable. TENNESSEE TELEPHONE SERVICE, LLC\_\_\_\_\_ Name of Limited Liability Company 2/5/08 Signature Date Ma REGULATORY AGENT Signature Signer's Capacity MONTY C. BRANT Name (typed or printed) RDA 2458 Filing Fee: \$20.00 SS-4230 (Rev. 01/06)

6208.2424

LIMITED LIABILITY COMPANY ANNUAL F	PEDODT					
Annual Report Filing Fee Due: \$50 per member, with a minimum fee of \$300 a There is an additional fee of \$20 if any changes a registered agent/office.	TENNESSEE SECRETARY OF STATE Attn: Annual Report 312 Eigth Ave. N. 6th Floor William R. Snodgrass Tower Nashville, TN 37243					
CURRENT FISCAL YEAR CLOSING MONTH: FEBRUARY	E ON OR BEFORE: 06/01/2008					
(1) SECRETARY OF STATE CONTROL NUMBER: 038	14308					
(2A) NAME AND MAILING ADDRESS OF RECORD:	(2B) STATE OR COUNTRY OF INCORPORATION:					
		TENNESSEE				
TENNESSEE TELEPHONE SERVICE, LLC 5909 NW EXPRESSWAY SUITE 403 OKLAHOMA CITY, OK, 73132-0000		(2C) ADD OR CHANGE MAILING ADDRESS: 5909 NW EXPRESSWAY SUITE 101 OKLAHOMA CITY, OK, 73132				
(3) A. PRINCIPAL ADDRESS OF RECORD: 201 SKYLINE DRIVE, DICKSON, TN 37055-0000         B. CHANGE OF PRINCIPAL ADDRESS: SEE CHANGES BELOW         Street 220 CREEKSIDE DRIVE       City DICKSON       State TN       Zip Code +4 37055-0000						
(4) This LLC is MEMBER MANAGED. (No additional information	·····					
· · · · · · · · · · · · · · · · · · ·	ss Address	City, State Zip Code +4				
(5) Provide the names and business addresses, including zip co Act), (or their equivalent), respectively.	des, of the LLC managers (if governed	I by the LLC Act) or any officers (if governed by the Revised LLC				
	ss Address	City, State, Zip Code +4				
MATT DAVIS 220 CF	REEKSIDE DRIVE	DICKSON, TN 37055				
<ul> <li>(6) A. NAME OF REGISTERED AGENT AS APPEARS ON SECRETARY OF STATE RECORDS: BART W. HOWARD</li> <li>B. REGISTERED ADDRESS AS APPEARS ON SECRETARY OF STATE RECORDS: 201 SKYLINE DRIVE, DICKSON, TN 37055-0000</li> <li>C. INDICATE BELOW ANY CHANGES TO THE REGISTERED AGENT NAME AND/OR REGISTERED OFFICE</li> <li>(L) CHANGE OF REGISTERED AGENT: BART W. HOWARD</li> <li>(II.) CHANGE OF REGISTERED OFFICE: 220 CREEKSIDE DRIVE, DICKSON, TN 37055-0000</li> <li>(County) DICKSON</li> </ul>						
(7) Number of members on the date the annual report						
(8) SIGNATURE ELECTRONIC		(9) DATE: 10/2/2008				
(10) TYPE PRINT NAME OF SIGNER CHRIS COLLIER		(11) TITLE OF FILER: REGULATORY AGENT				
FILED, Riley Damell, Tennessee Secretary Of State, 10/02/2008 13:11:35 CONFIRMATION NUMBER: 1000056696						