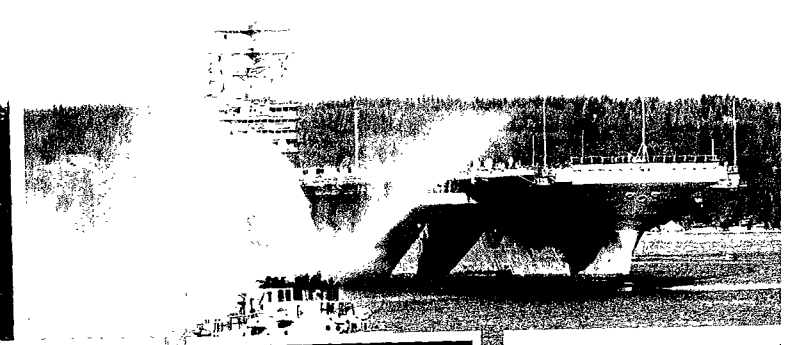


Exhibit No. ____ (LLS-7)

Current Snohomish County Directory ("March 2005")
Cover and Customer Service Guide

verizon

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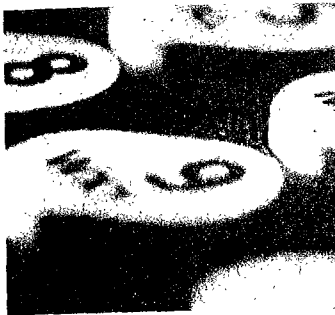
888-232-3222

randy@gmgloan.com



Randy Wiley

LOCAL TELEPHONE COMPANIES

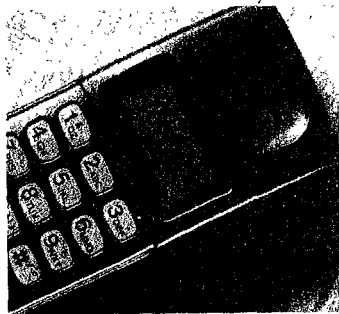


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- How to Reach Other Local Phone Service Providers 4

For assistance finding a number, published listing, name, and/or address anywhere in the U.S., please call **411**

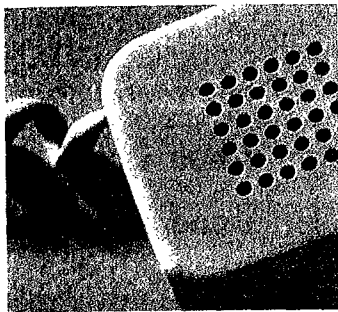
Note: National Directory Assistance may not be available in all Verizon serving areas.

THE BASICS AND BEYOND



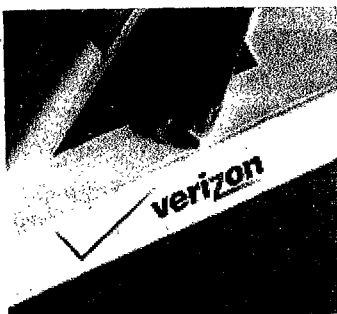
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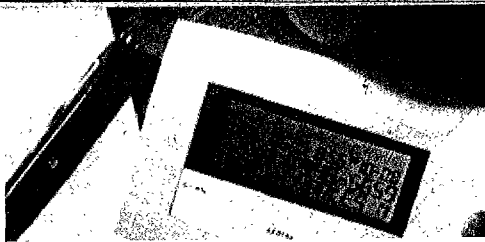
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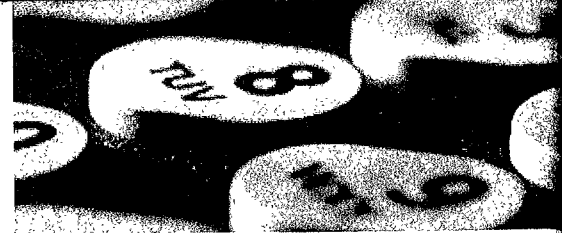
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Customer Info Guide





**LOCAL
TELEPHONE
COMPANIES**



How to Reach Verizon

FOR INSTALLATION/ADDITIONAL SERVICES/CHANGES IN SERVICES, CALL:

- Residential Customers **1-800-483-4000**
- Business Customers **1-800-483-5000**

FOR QUESTIONS ABOUT YOUR BILL, CALL:

- Residential Customers **1-800-483-3000**
- Business Customers **1-800-483-5000**

FOR PROBLEMS WITH YOUR TELEPHONE SERVICE, CALL:

- Answered 24 hours a day including holidays
- Residential Customers **1-800-483-1000**
- Single Line Business Customers (two lines or less) **1-800-483-1000**
- Multiline Business Customers (three lines or more) **1-800-483-2000**

FOR PERSONS WITH HEARING OR SPEECH DISABILITIES, CALL:

- Washington Relay Service
- Text Telephone (TTY) Customers **711 or 1-800-833-6388**

CENTRO DE SERVICIO—SE HABLA ESPAÑOL

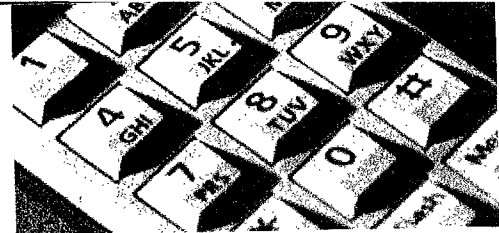
- Instalación, traslados, cancelaciones, servicios especiales, equipo telefónico, facturación
- Clientes Residenciales **1-800-743-2483**
- Clientes Comerciales **1-800-483-4522**

VERIZON LONG DISTANCE

- Residential Customers **1-800-483-3737**
- Business Customers **1-800-483-1660**



**LOCAL
TELEPHONE
COMPANIES**



VERIZON PREPAID PHONE CARDS

Business Customers Only **1-800-411-8461**

INTERNET FROM VERIZON

Residential Customers **1-888-587-7333**
Business Customers **1-877-781-7233**
Contact us on the Internet at **www.verizon.net**

CONFERENCE CALLING FROM VERIZON

Business and Residential Customers **1-866-633-8667**

BURIED CABLE

Before you dig or drill, please call **1-800-424-5555**

PUBLIC COIN TELEPHONES: FOR QUESTIONS REGARDING PAY PHONES, CALL:

Independent Payphone Providers **1-800-483-2678**
Orders & Billing **1-800-483-1000**
Repair **1-800-483-2646**
Verizon Payphones **1-800-483-2646**

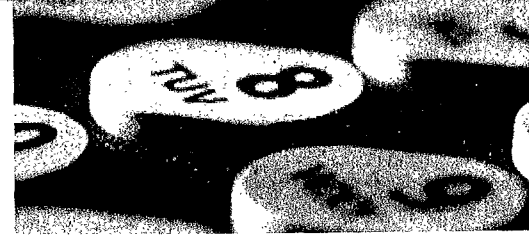
VERIZON PLUS

1402 SE Everett Mall Way, Everett **425-353-1622**
18700 33rd Ave West, Ste D, Lynnwood **425-771-6244**

CUSTOMER INFO GUIDE



**LOCAL
TELEPHONE
COMPANIES**



How to Reach Other Local Phone Service Providers

1-800-RECONEX
Because Everybody Needs A Phone.

1-800-RECONEX

- New Sales
Hours: 6:00 a.m. – 6:00 p.m. (Pacific Time) **1-800-732-6639**
- Customer Service
Hours: 6:00 a.m. – 6:00 p.m. (Pacific Time) **1-800-275-8223**
- How to Pay Your Bill
Locations of payment facilities may be obtained by calling
our customer service center. **1-800-275-8223**

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Excel Telecommunications

EXCEL TELECOMMUNICATIONS

- New Service 1-877-392-3548
- Customer Service 1-877-668-0808
- Web Address www.excel.com

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WORLD COM

- Customer Service Information
- Business Customers
- Local Sales, Service, Billing, and Repair. 1-800-374-6400
- Residential Customers
- Local Sales, Service, Billing, and Repair. 1-800-950-5555



THE BASICS
AND BEYOND



Doing Business With Verizon

Setting Up or Changing Your Phone Service

If you've just moved into a new home or established a new business, we will be happy to connect your phone service. We can also make any changes needed to your current service. Please call Verizon's Customer Contact Center at one of these toll-free numbers:

- Residential customers **1-800-483-4000**
- Business customers **1-800-483-5000**

For changes or additions to your service, you can also contact **Verizon Plus**. (Please see page 3 for the location near you.)

All customers with Text Telephones (TTYs—special equipment for people with hearing and/or speech disabilities) call Verizon through the Washington Relay Service. (Please see page 13 for calling instructions.)

When applying for new telephone service you will be asked to answer several questions. Responses to questions such as your address, how your name should appear in the directory, Verizon calling services you may wish to order, credit information, and previous telephone services will help us with all of your telephone service needs and determine if a deposit will be required. If a deposit is required, it will be refunded to you, with interest, after a year of timely payments.

Residential phones are installed for normal domestic use. Residential service will be changed to business service if the telephone is used primarily for business or is advertised for business purposes. If you want to change your business service to residential service, you will be required to change your telephone number, unless the downgrade is coincident with the new directory publication.

Please Note: To ensure your white page listing is correct for the next directory, please call the appropriate 1-800 number at least three months prior to the publication date to make any additions, changes, or deletions.

Installation Charges

There is a charge to start your new telephone service. Please talk to Verizon's Customer Contact Center to find out the charges in your area. Installation charges generally appear on your first telephone bill.

Unresolved Complaints

Do you have a billing question or a service inquiry?

If you have a question about your bill, or have a concern or problem about your local telephone service, please call your local telephone service provider. Your telephone service provider would like to help you resolve any issue you may have.

Verizon customers may call:

- Residential customers **1-800-483-4000**
- Business customers **1-800-483-5000**

Text Telephone (TTY) customers call Verizon through the Washington Relay Service. (Please see page 13 for calling instructions.)

The customer service representative who answers your call will help you resolve your issue. If for any reason you are not satisfied with the solution offered, please ask to speak with a supervisor. Supervisors are highly trained and are able to resolve most issues.

If there are multiple telephone service providers in this area, and if you are attempting to reach a company other than Verizon, please see the section of this guide that lists other local telephone companies to find the correct number.

What do I do if I am not fully satisfied with the solution proposed by my telephone service provider?

Many service providers have a customer relations office which is staffed to provide additional assistance to customers with billing or service issues.

CUSTOMER INFO GUIDE



THE BASICS
AND BEYOND



If you are not satisfied after speaking with a supervisor, Verizon customers may contact: Verizon Customer Relations (toll-free) at **1-800-483-7988**. The office is open Monday through Friday, from 8:30 am to 4:30 pm.

You may also reach Verizon Customer Relations via Verizon's web site at <http://www.verizon.com/customersupport/contactus/> - Please select the "Comment on a recent service experience" button and submit your inquiry.

Or you may write to:

Verizon Customer Relations
P.O. Box 1003
Everett, WA 98206-1003

If I am still not satisfied, is there any other alternative for me?

You may also contact the Washington Utilities and Transportation Commission for further review of the complaint or dispute. To reach the commission, call 1-800-562-6150.

Billing

If you have billing questions, please contact us at one of these toll-free numbers:

- Residential customers **1-800-483-3000**
- Business customers **1-800-483-5000**

Text Telephone (TTY) customers call Verizon through the Washington Relay Service. (Please see page 13 for calling instructions.)

For your convenience, you can also use Verizon's automated system to check the status of your bill; find the payment location nearest you; and make payment arrangements. Before you call, please locate your customer ID number. You'll find it on the first page of your bill next to your telephone number. The automated system is accessed by calling the telephone number (listed above) for residential customers. (This service is only available to residential customers.)

You will be billed monthly for standard charges, such as local service (one month in advance), long-distance calls (from any telephone number for which you have billing responsibility), authorized charges on your calling card, optional services (Call Waiting, Caller ID, etc.), and any past due amount. The due date for payment is printed on your bill. Payment not received by the due date is considered late and penalty charges may apply.

Deferred Payment Plan

If you cannot pay your bill by the due date, we may be able to offer you a deferred payment plan. Please call Verizon's Customer Contact Center, at one of the following toll-free numbers, for more information:

- Residential customers **1-800-483-3000**
- Business customers **1-800-483-5000**

Text Telephone (TTY) customers call Verizon through the Washington Relay Service. (Please see page 13 for calling instructions.)

WTAP

The Washington Telephone Assistance Program (WTAP) is designed to help low-income households afford access to local telephone service. Adults receiving continuing financial or medical assistance from the Department of Social and Health Services (DSHS) are eligible for WTAP. Eligible programs include but are not limited to: Temporary Assistance to Needy Families (TANF), State Family Assistance (SFA), Food Stamps, General Assistance, Supplemental Security Income (SSI), Medical Assistance, Refugee Assistance, DSHS Chore Services, and Community Options Program (COPES).

WTAP participants receive a discount on local telephone flat rate services, waiver of deposit requirements on local telephone service and a 50% discount on service connections fees. The deposit waiver and the discount on connection fees are available once per year. WTAP applies only to residential local telephone service and is limited to one line per household. You will have to pay full price for long distance calls and specific features such as Call Forwarding and Call Waiting. To enroll in WTAP, contact your local telephone company.



Federal Enhanced Tribal Lifeline Program

Eligible low-income persons residing on a federally recognized Indian reservation can receive enhanced federal lifeline service that provides local telephone service for as low as \$1 a month. The customer may also be eligible for credit for the connection charges of establishing telephone service. If you reside on a federally recognized Indian reservation and believe you qualify for enhanced lifeline, you should contact your local telephone company for further information.

Payment Options

You can pay online, by automatic bank payment, phone, mail, or in person. **Online:** Visit www.verizon.com to sign up to receive and/or pay your bill electronically online. **Direct Payment Option:** Enroll in automatic bank payment by completing information on the back of your bill and mailing it with your payment. You can also enroll by phone at **1-800-345-6563**. **Pay by Phone:** Call **1-800-345-6563** to pay electronically by debit card or electronic check—a convenience fee applies.

Mail: Use the return envelope enclosed with your bill. Do not send cash. (There is a \$14.80 charge for checks returned due to insufficient funds.) **Verizon Plus**

Stores: Call **1-800-483-6697** for a location near you.

Disconnect Service

Your telephone service can be disconnected for non-payment of your monthly bill. If this occurs, a "Notice of Account Past Due" for late payment will be sent to you and your service will be disconnected if payment is not received within five days. (Required payment following disconnection will include all late charges, reconnection charges, and a deposit to re-establish your credit.)

Additionally, telephone service can be disconnected for the following reasons:

1. Failure to comply with the terms of a payment agreement
2. Failure to comply with deposit or credit arrangements
3. Failure to remove unauthorized attachments from Verizon equipment (lines, etc.) after written notice
4. Failure to stop abuse or misuse of telephone equipment and/or service, after written notice. Abuse or misuse may be defined as calls made in a profane, obscene or frightening manner.
5. Abandoning of telephone service without notice to

Verizon

6. Tampering, in any manner, with Verizon equipment

Please Note: Your service *won't* be disconnected if you fail to pay an amount currently involved in payment dispute and resolution procedures. You must, however, pay the entire amount of your bill(s) that is not in dispute. Settlement of the disputed amount should take place once the dispute is resolved. Settlement of disputed amounts should not exceed 60 days under any circumstances.

Directory Assistance Charges

You can locate a **local** or **long-distance** telephone number, published listing, name and/or address anywhere in the U.S. simply by calling **411**. Residential customers can make two Directory Assistance calls during each monthly billing period at no cost. These calls may be for local or long-distance listings. (The monthly allowance for business customers is one call.)

Within the United States, you can locate a **long-distance** number by calling National Directory Assistance, **411**. (You do not need to know the area code.) For \$1.25 per call you can request up to two listings—at the start of your call, please tell the operator that you will be requesting more than one listing. **Note:** National Directory Assistance is not available in all Verizon serving areas. Prices are subject to change.

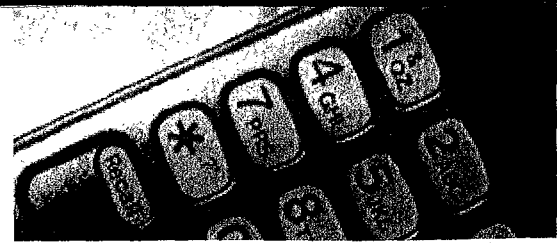
Within your **local** calling area, extra calls are billed at 95¢ each. You may request two numbers at a time—at the start of your call, please tell the operator that you will be requesting two listings. (Charges do not apply to local Directory Assistance calls from motels and hotels, hospitals, pay phones, or from customers who are unable to use the phone book because of a permanent disability.)

Can't find pen and paper to write down the number? Simply **press 1**, and the number you requested from Directory Assistance is automatically dialed for you. Directory Connect Plus charges are included within the local directory assistance charge. This service is not applicable to non-published numbers nor will the service be provided to toll-free and cost-per-call numbers. (See page 17, Area Code listings under WATS and CPC.)





THE BASICS
AND BEYOND



Repair

For repair service, please contact Verizon Repair Resolution Center at one of these toll-free numbers:

Residential customers and single line business customers (two lines or less) **1-800-483-1000**

Business customers with multiple lines (three lines or more) **1-800-483-2000**

Text Telephone (TTY) customers call Verizon through the Washington Relay Service. (Please see page 13 for calling instructions.)

When you have a service problem, we'll do our best to quickly locate and clear up the trouble. Depending on the source of the problem, the following will apply:

Outside Line: All too often, private homeowners and construction crews unintentionally dig up land where telephone lines and cables are buried. This sometimes results in costly damage or destruction. Before you do any extensive digging or construction on your property or public lands, please dial 1-800-424-5555. Flags will be placed indicating buried cables. This is an absolutely free service. **So please call before you dig!** In instances of telephone cable damage or severance, charges will be assessed to the offending party.

Inside Wiring

If your home or business requires wiring, Verizon can provide quality inside wiring service. Also, during construction or remodeling, Verizon can prewire structures to eliminate exposed wiring. Check to see if your home or place of business is already wired for telephone service. If so, Verizon can activate your phone line for both local and long-distance calls.

Independent contractors and residential customers can also wire buildings for telephone service. Verizon will provide the necessary telephone interface to the building. Please remember that all inside wiring must meet the regulated standards.

Inside Wire Maintenance Plan

About the Plan

Verizon's Inside Wire Maintenance Plan is an optional monthly service for residential and small business customers that provides repair protection for the telephone jacks and wires inside your home or office.

Telephone lines connect to a Network Interface Device on your property. This interface device is often located on the outside wall of your home or another building on the property, such as a garage. From this interface connection point, telephone lines extend into the building, through the jacks where you plug in your phones. This wiring, from the Network Interface Device to the jacks, is called "inside wire." Verizon's Inside Wire Maintenance Plan covers repairs to the inside wire and the jacks. With Verizon's Inside Wire Maintenance Plan, Verizon will repair faulty jacks and inside wire at no additional charge.

You do not need to purchase inside wire maintenance service in order to obtain basic telephone service. If you purchase inside wire maintenance service, you may cancel it at any time without penalty.

Possible Problems With Telephone Wire and Jacks

Telephone wire and jacks have a long life. They do not normally go bad just because of age. But many things, including everyday wear and tear, can damage the telephone wire or jacks inside your home. The charge you pay for basic Verizon residential telephone service does not cover repairs to your inside wire or jacks. It is your responsibility to get your wire or jacks fixed if something does go wrong. With Verizon's Inside Wire Maintenance Plan you'll never again pay for unexpected or expensive repairs to your jacks or inside wire.

Repairs Covered by the Plan

Customers with existing Verizon telephone service are subject to a 30-day waiting period before inside wire coverage takes effect. New customers are not subject to this 30-day waiting period. Verizon's Inside Wire Maintenance Plan includes these benefits:

- Repair of faulty telephone jacks or wire inside your home as long as they were working when the Inside Wire Maintenance Plan was ordered
- Diagnostic work to determine where the problem is. Verizon's Inside Wire Maintenance Plan does not include repair of the phone or other equipment, such as answering machines and computer modems, connected to the jacks, but does include letting you know if the problem is in the equipment so that you can have the equipment repaired.
- Coverage on all newly installed or relocated standard telephone inside wire and jacks
- Discounted labor rates on service to add new wiring and jacks or to replace nonstandard wiring

Repairs Not Covered by the Plan

Verizon's Inside Wire Maintenance Plan does not cover:

- Repair of telephone instruments and other devices, such as computer modems and answering machines, connected to the inside wiring and jacks
- Inside wiring and jack coverage for marine activity, recreational vehicles (RVs) and construction trailers, or other temporary or moveable structures
- Damage due to natural disasters, floods, or acts of God, other than lightning
- Nonstandard wiring is wiring that does not meet telephone industry standards or the National Electric Code Material Standards for carrying telephone signals. Nonstandard wiring may work in some situations, such as for single line service, but may not work properly in other situations, such as for two line service where you may get crosstalk. Verizon's Inside Wire Maintenance Plan will cover the "repair" of breaks to nonstandard wire, but only to restore the wire to its original condition. The plan does not cover "replacement" of nonstandard wire.
- Repair of damage due to malicious activity, vandalism, riot, or civil disturbance

Hassle-Free Service

Verizon's Inside Wire Maintenance Plan provides you reliable protection for only pennies a day. This charge applies for each telephone line in your residence or office. If you do not have the plan, and you call us to make the repairs, you will be billed at Verizon's standard repair rate. Currently this standard repair rate is approximately \$91 per ½ hour, and you will be billed for a minimum of ½ hour. All time beyond this first ½ hour minimum is charged at \$46 per ½ hour interval or any portion thereof. Repairs can often be completed within one hour, but some repairs take longer, depending on the conditions at your home or office.

Verizon's Inside Wire Maintenance Plan is an unregulated monthly service that can be canceled at any time without penalty. If you choose not to subscribe to the plan and your inside wiring or jacks break, you can still call us to do the repairs. You can also get inside wire maintenance and repair service from other companies. Or, if you prefer, you can do the work yourself.

Additional Service Information

- If you rent your home, you should be aware that residential landlords may be responsible for repairs and maintenance of inside telephone wire. Check with your landlord or your lease to determine who is responsible for inside wire maintenance and repair.
- Verizon's Inside Wire Maintenance Plan is available to residential and single-line business customers on a per line basis. The business rate may be different from the residential rate. Verizon's Inside Wire Maintenance Plan is not available to business customers who use Key/PBX Systems.

To subscribe to Verizon's Inside Wire Maintenance Plan call the telephone number listed on your monthly bill.