



Certified Billing Systems

4257 Barger Dr., #201 • Eugene, OR 97402
Phone: (541) 688-1996

September 13, 2000

DEAR JASON & LENNY & JANELLE

I ATTENDED TRAINING THE WEEK OF JULY 25, 00. I HAVE BEEN SO GRATEFUL FOR THE PROFESSIONAL MARKETING MATERIALS AVAILABLE AND THE SUPPORT TEAM WHO ARE SO DEDICATED TO HELPING US SUCCEED. I LIVE IN A SMALL TOWN OF ABOUT 3 OR 400,000 PEOPLE. THE MARKET HERE IS RESISTANT TO CHANGE, SO THIS HAS NOT BEEN EASY. I HAVE READ THE TRAINING MANUALS AND USED EVERY BIT OF MATERIALS I COULD TO MARKET THE BUSINESS. I STARTED OUT COLD CALLING, DRIVING ALL OVER TOWN, AND THE RESPONSE WAS NOT WHAT I WANTED. IT IS HARD TO GET TO THE RIGHT PERSON. SO I TRIED A NEW APPROACH, I SAT HOME ONE MORNING AND JUST TRIED CALLING CLINICS. TO MY SURPRISE THE RESULT WAS SHOCKING TO SAY THE LEAST. WITH-IN ABOUT ½ HOUR I HAD 2 APPOINTMENTS OUT OF 5 OR 6 CALLS. I FOUND IT MUCH EASIER TO GET TO THE OFFICE MANAGERS. I ALSO FOUND IT BETTER TO START OUT BY TELLING THEM I WAS A PRACTICE MANAGEMENT CONSULTANT INSTEAD OF LIMITING IT TO THE NAME ON MY CARD. BEING A MANAGEMENT CONSULTANT IS MORE READILY ACCEPTED THAN THE WORD BILLING. THE WORD CASH FLOW SPECIALISTS SEEM TO GET YOU FARTHER HERE. ANYWAY I FINALLY LANDED MY FIRST ACCOUNT YESTERDAY, A CHIROPRACTOR WHO IS IMPLEMENTING THE PATIENT PAYMENT PLAN. HE HAS SOME DELINQUENT ACCOUNTS AND WANTS TO OFFER THIS PAYMENT PLAN TO ENCOURAGE BETTER RECEIVABLES. HE ALSO NEEDS TO BUILD HIS PATIENT BASE AND HE HAS GIVEN ME THE OPPORTUNITY TO SHOW HIM WHAT I CAN DO TO HELP WITH THAT. I AM WORKING ON A PLAN. IF ANY ONE ELSE HAS ANY SUCCESS IN THIS AREA PLEASE EMAIL ME AT (SRIVERA@CLEANWEB.NET). I AM FINDING IT MUCH EASIER TO GET APPOINTMENTS BY DOING THE TELEMARKETING APPROACH, PEOPLE FEEL LESS THREATENED I GUESS. THE SOLUTIONS BROCHURE IS WORTH ITS WEIGHT IN GOLD, IT IS SO PROFESSIONAL AND CLIENTS ARE IMPRESSED. I EXPECT TO HAVE A LOT MORE SUCCESS NOW THAT I HAVE BROKEN THE ICE WITH MY FIRST ACCOUNT. THE PAC PROGRAM IS GREAT BECAUSE THERE IS NOT MUCH WORK TO IT AFTER YOUR INITIAL SET UP. THANK YOU ALL FOR ALL YOUR HELP. I'M SURE I'LL BE IN TOUCH SOON.

SINCERELY
SHARON RIVERA
CERTIFIED BILLING SYSTEMS

DIVERSIFIED CASH MANAGEMENT

Certified Cash Flow Specialists

1528 Hoover Hill Rd
Asheboro, NC 27203
Phone (336) 626-6042
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Lenny Welch
American Billing Systems
13809 Research Blvd., Suite 705
Austin, TX 78750

Dear Lenny,

When Tony and I finished our training in mid-December of last year, we were sure that we would be making lots of money in this business within a couple of months. I began working to get accounts, and we were seeing some good response to our marketing efforts in spite of holidays and horrible weather! We signed one PPP account with a dentist who still hasn't signed up the first patient!

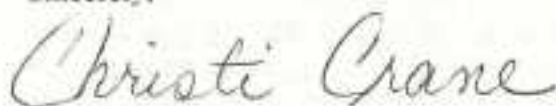
Then the last week of February, Tony got laid off from his job. The compensation that he received was enough to see us through for a couple of months, so we decided to take that time and devote it to building our business. What actually happened was that we ended up just taking the time off doing much of anything! This was a good time for us personally, but it nearly destroyed our business, because we completely lost the momentum that we had built.

In June, Tony went back to work at a new job, and I started the business from scratch-again. After several months now of cold calling and staying with it, we've finally signed a "real" account for PPP with an ophthalmologist. Dr. Whitaker is excited about how PPP can help with the cash flow in his office, and is already recommending it to his patients! I'm meeting with an orthopaedics office (that I first approached in July) next week to sign contracts, and we're talking to three others that are just about ready to use our services as well, two of which are for claims filing!

The key for us has been momentum- if I let the momentum die, everything else grinds to a halt! As long as I'm going out making cold calls, and getting new prospects, it seems that things work better for me. When I get really discouraged is when I've just been told "not interested", and don't have someone else on the list to call- or when I have wasted a day sitting at home instead of being out there talking to someone.

I want to thank you, Lenny, and your team of folks who are always so excited for me in the little triumphs that come, and so ready to help me over the little disappointments and frustrations as well. You were patient with me when I was doing nothing, and gave me lots of encouragement to try again when I was ready. You guys are the BEST!

Sincerely,



Christi Crane

Trendi Technologies of Texas

13854 Dusty Trails, Converse, Texas 78109

(210) 659-5918

Dear Lenny, Steven, Annette, et al:

Steven, you asked me for a success story and though it was a while in coming, here it is.

After attending the inservice in Austin, my sister and I were anxious to get back to San Antonio and take on the city. We both had full time jobs, so we were somewhat limited by time. We started out cold calling every small business in sight. At that point we were not really comfortable with all the insurance stuff and thought we would start out small with just invoicing and the PPP or PreAuthorized Checking. We called every tanning salon in the city (84 to be exact) and all the health and fitness clubs plus dozens of self storage businesses. We knew we had a great product and could not see why anyone wouldn't jump at it. We were amazed at the excuses and reasons, along with some incredible rudeness of the people we called. Out of all of those calls we didn't get one single person to even make an appointment to hear what we had to say. I talked to Lenny and Jason often and we worked on figuring out how to get in the market. Obviously, I was doing something wrong, or at least, what I was doing wasn't working.

We had dozens of contacts, none of which worked out. Now what? I sat down with a marketing friend of mine and she told me that she thought I had bitten off too big a chunk. The possibilities of what my company had to offer could be endless. I needed to narrow my focus, especially while working other jobs at the same time. I literally did not have enough time to do it all. We talked about the things I felt were important to my company. At this particular time, I needed to offer what I was most comfortable with. I decided that I would offer only the PPP/ Pre-Authorized Checking since I would only have to do data entry, and check writing. Then, I talked to another friend of mine who had been in dental supply a few years ago and knew most of the dentists in town. We sat down and went through the phone book and wrote down the names and numbers of the dentists she knew, especially the ones whom she had help set up their practices. I then started calling these dentists using her name as a way in and, incredibly, I called 20 dentists to start with and got 9 appointments. That was incredible compared to what I had been used to. Of those 9, 4 signed up with me in 2 weeks. I still have 20 more to call from the list. I found out that most of the dentists here have automated billing of one type or another and most were satisfied with it. So, I just offered the PPP for free to the dentists (getting a \$2 fee from the clients). I have since been referred to other dentists by the ones I have now. I am sticking with just the PPP at this moment because it is working for me. I used the PPP to get in the door and I am sure that later on, many of these dentists will want more programs that my company can offer. I wish I had thought of this a year ago, however, having to work other jobs slowed me down somewhat. Those of you reading this, who are just starting out, might consider doing as I did. If you are limited by time, you might want to narrow your focus so that it is comfortable for you. By narrowing the focus, you also get to know the ins and outs of that one particular program. I know a whole lot

about the PPP and now feel very comfortable with it. If I do expand into other areas, I plan to hire help to cover that. I found out over a year's time what I am best at doing, also. Having been a school teacher all my adult life I wasn't sure I could go out and sell a product. (What I realized that in teaching, I had to sell a product everyday to many people: students, parents, my principal). I was also uncomfortable selling to strangers because I am heavy. I thought doctors and dentists would be put off by my weight. I was wrong! What got me into the dentists and past the office managers and receptionists was the fact that I wasn't this cute little thing. They felt comfortable with me and were not threatened. The marketing friend of mine is also heavy and she said she had very few problems getting appointments and felt her appearance was an asset to people taking her seriously. It worked for me also.

So, there you have it: the secret of my success. I haven't been able to quit the job yet, but by the end of the summer, I plan to resign. I couldn't have done it without the support of all the people in Austin. I whined and moaned often to them, but always felt better when I got off the phone. Nice work, Austin. Your business is a real class act and I appreciate all the past and continued help. Thanks,

Sincerely,
Wendy J. Huston

16 June 2001

American Billing Systems Inc.
13740 Research Blvd, Bldg. Q-1
Austin, TX 78750

Dear ABS Staff:

I am writing to tell you how much I appreciate the client management service you provide through the Medrium.com web site. We at Contemporary Business Solutions were fortunate to be able to sign on with Medrium through ABS shortly after it became available. It just happened that we were in the market for a new clearing house when Medrium came on line.

I will admit to some disinclination as we had just purchased a multi-user version of Medisoft's Advanced Patient Management software and the transition to the Medrium system eliminated the need for the Medisoft system all together. However, working with our American Billing Systems support group, we moved to Medrium and I haven't felt the need to look back.

Our Medrium account works smoothly and having it on line is an added benefit for the doctor. He can access the account for patient information, status of billing, virtually any information he might need. He even has his own web page provided as an added benefit.

Our ABS support has, as always, been extremely helpful in getting us comfortable with Medrium and has also been a proven intermediary with Medrium in refining the on-line services to meet our needs. Our association with ABS is an asset beyond value and now that we have Medrium working for us too... well, the sky is the limit!

Thank you again for being a big part of our management team!

With high regards,



Ray Polasky
Contemporary Business Solutions

PROFESSIONAL BILLING SERVICES

432 SW Ward Road, PMB 193 * Lee's Summit, MO * 64081

Phone: (816) 582-3837 Fax: (816) 537-5486

Email: probillserv@hotmail.com

<http://probilling.micronpcweb.com/>

June 19, 2001

American Billing Systems
13740 Research Blvd, Bldg Q
Austin, TX 78750

Dear Lenny:

My husband, Ed, and I attended training in mid December 2000. I was very apprehensive about the whole business venture. I had loads of experience in billing, but this was all in Canada, and everything is so different here. I had very little confidence in myself, not only in billing, but also in being able to market myself. I am introverted, and the thought of cold calling left me with a queasy stomach. The new year started off slowly, and I had a hard time getting organized. February and March were not much better, and the illness, and subsequent death of my husband's mother in south Texas meant another long drive from Kansas City to Texas. When we got home my husband was laid off from his job as of December 2001, and we found ourselves really motivated to get something happening. After talking to a friend who is a salesman we came up with the idea of a promotion package. We printed up copies of charts, etc from our training manual, and included marketing materials, and hit the streets. A bit disorganized at first, but we figured out a system. After a couple of weeks of going door to door I found I was no longer scared out of my mind to talk to people, and even started to enjoy it. Steven Phillips was very supportive, and when I would call with questions his answers were always more than helpful, and he would keep me motivated to keep trying. Quite by accident we found it was a lot easier to talk face to face with chiropractors than it was to see other physicians, so we focused on the chiropractors. They seem to be more pressed for money, and any fees seem to scare them off. We have had to make some adjustments in our fees to get their interest. Instead of charging them an upfront set up fee we have built in an extra 50 cents per claim until our \$250 fee has been covered, and then we reduce the per claim fee to the original quote. And at the end of the first 30 days if they are not happy they will owe us nothing. This gives them a 30 day risk free trial, and gives us 30 days to show them how valuable we can be to their practice.

At the end of a long and discouraging day Ed said one more, and he drove into a small parking lot, and when I first walked into the very disorganized and dingy office I panicked and wanted to turn around and leave, but the doctor was there alone, and anxious to talk to someone. Two hours later Ed and I left feeling encouraged that we may have our first account. It took persistence, and many calls, but we finally signed him up yesterday!! We are going to be doing their electronic claims filing, and setting them up

on the PPP program. They have outsourced their billing 3 times before that did not work out for different reasons, so I am a bit anxious about making sure I do the best job possible for them. Mary has been such a big help to me so far in setting things up, and I know that with her help I will do a great job, and my client will be happy he took a chance on me.

We have 2 other doctors that we have been calling on, and have even made proposals to, and we are continuing to follow up with them, and offer them discounts in the fees. We are hopeful that we will have a couple more accounts on the heels of our first. Our first doctor has also given us some leads to other possible accounts who are acquaintances of his. This business really takes a lot of persistence. It can be easy to get discouraged when accounts don't fall into your lap, but if you get up everyday, and keep knocking on doors you will eventually reach your goals. It took 3 months of hard work to get our first account, but now we are more confident that more will follow if we keep motivated. Thank you to ABS for all your help and motivation. I know that if it wasn't for your excellent support (and patience) I would not be able to succeed at this business.

Sincerely,

A handwritten signature in cursive script that reads "Connie Goble". The signature is fluid and elegant, with a large, stylized "C" and "G".

Connie Goble

OUT-SOURCE, LLC
"innovative cash flow solutions"
14126 s.e. 11th Street, Suite A
Vancouver, Washington 98683-7003
Off: (360) 253-4575 Fax: (360) 253-1205

ATTN TO:

LENNY WELCH
AMERICAN BILLING SYSTEMS, INC.
13809 RESEARCH BLVD.
SUITE 703
AUSTIN, TEXAS 78750

SUBJECT:

S U C C E S S S T O R Y 1

Dear Lenny:

A few days after our return to Vancouver, WA I happened to run into a Dentist friend of mine and after a couple of minutes I mentioned to him what I was up to with the new business. Explaining the pluses of our Program and the benefits to the Medical and Dental Practices. His eyes lit up like diamonds and I immediately saw the potentiality of his practice and the rewards to us that would be forthcoming. At that point little did I know how much his "Porsche Drawer" was, but would soon learn all about it.

After about fifteen minutes into our conversation, he proceeded to inform me that he was entering into a new Partnership with another dentist, whom I also know and that they were currently under construction with a new Dental Center. At that point, I was informed that he estimated his "Porsche Drawer" to be somewhere in the area of \$296,000.00. That's when my eyes lit up!!! BIG TIME!!! And that they could sure use this money to better advantages and that if they could get even half of that into the A/R account they would be happy. What a great challenge.

I was provided with his Office Managers name, to which I made the initial interview the next morning. We did the Practice Questionnaire and Client Survey. I honestly believe that she had no idea that I had the knowledge of the "Porsche Drawer" dollars. Somewhat hesitant at first, I relaxed her mind with the thought that I was going to make her a "Hero" in the collection of these monies.

We set another meeting for the first part of the next week, at which time she would present me with all the outstanding accounts as well as rejected claims. When I arrived at their offices for the next presentation I noticed two large and I mean large boxes sitting on the Reception counter, not knowing at the time that they were the "Porsche Drawer" problems.

Well, those boxes represents the \$296,000.00 A/R's that I was presented with by the Dentist.

The Challenge was there:

Our Solution: Estimated that there were close to 1200 documents to review and to determine the problems on a case by case basis, we decided to random sample the documents and place them in certain categories: Payable by Method; Rejected Claims-Collectable, Rejected Claims-Non-collectable, and Non-Collectable by Debt or To Owe to Collect or Refile.

At this point my Dining Room table looked like a gigantic coloration factory. After sampling 200 A/R's we determined that better than 50% had the potential to be collected. At this point I set another meeting with specific questions to the Office Manager and to the A/R Manager. This third meeting would then provide us the final information to make our Proposal.

Page 2

The Proposal was delineated in seven pages of Proposal. Our costs and charges presented and our detailed methods for solutions. Each on a case by case basis. Our Proposal uses the fact finding information from our own specialized format which assists us in the developing of the Cost to Practice for the Services Presented in the Proposal.

Our Proposal directs the costs to:

DENTAL PRACTICE PROFIT CENTER 7

Practice Setup Fee (a one time Fee)

Consulting Services

Cost per Claim for Filing

Cost per Claim for Non-filing (we feel that even though these may not be collectable, our examination/review costs are chargeable)

Clearing House Charges

Cost per Paper Claim

Cost per Electronic Filing (for recoverable insurance claims)

Percentage of Recovery @ 8% of \$148,000.00 (we believe we can recover 1/2 of the amts)

Percentage of Recovery @ 12% for amounts over the \$148,000.00

Cutting to the chase: Proposal Contract signed last night, in full !!! Yes, we are happy. !!!

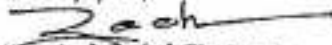
My only comment to others is: Be Patient, look deep into the Practice on a One-On-One basis and the rewards will come. Do not become discouraged, its out there. You just have to find your own niche form within the Practices.

I am now working on a Multi-Faceted Clinic with many individual practices, from Sports Medicine, Orthodontics, Laser Eye and assorted other practices. All with single practice physicians and specialists.

Thank you Lenny Welch, Annette Gardner, Virginia Classer and all the support team at ABS. You're all the Greatest!!!!!! ABS, You are who you are and we are grateful, Bodacious experiences!!!!

Special Thanks go to Bryan Adamson who kept after me and put up with me for those stupid questions. Thanks Bryan.

Cordially yours,


Wm. L. Zach • Zimmerman
Solutions Coordinator

The Rockford Group

718 Brentwood Lane Richardson TX 75080

Phone: 214-478-1028 Fax: 972-669-1017

May 4, 2001

Re: New Client Signup

Dear ABS:

I recently signed up a new client for PPP: MRI Central in Dallas.

One of their new employees came from another doctor's office, where PPP was being used. Lisa, the new employee, recommended that the MRI people talk to us, and after my visit, they signed up for PPP.

Their average MRI is \$1,400, so we agreed for their patients to pay \$200 down, and we will "finance" the remaining \$1,200 over 6 months. We are excited about the new client.

Please send me 100 Electronic Claims Brochures as my bonus (order form enclosed).

Thanks!



Tom Parris

CASH FLOWS



BUSINESS (206)444-0906
MOBILE (206)841-0554

FAX (206)601-0085
E-mail dbrinehold@aol.com

Greetings ABS
Oct. 5, 2000

I have been so busy with my business I am having a hard time finding time to tell you what is happening!! Well I feel like I have started a competition of some sort!

I have another non profit organization. They and my last non profit group want to see who can sign the most up on PAC! I decided to get into the fun and will give a jar of candy to the organization with the most signed at the end of the month. Fun! Who says work has to be hard!

Thank you

Dabbie Reynolds


Ted A. Jackson
2112 Haas Ln
Austin, TX 78728
Phone 512-989-3206
Cell 512-695-4373

The proscription to your financial pain

Professional Cash-Flow Management

July 11, 2001

American Billing Systems
13740 Research Blvd., Bldg. Q-1
Austin, TX 78750

Attention: Lenny Welch

Dear American Billing Systems:

Subject: Success Story

This could be a long story and some day I will tell it all. In the interest of not losing your interest I will start this our entry into the ABS program. I attended training the last week in April 2001 and waited for Ella (wife) to attend in the last week of May 2001. This seemed to take forever. Having made the commitment to go into this business and believing that one will not really be successful in any business unless you are as dependent on it as it is on you I went to work. While Ella attended school I started cold calling doctors and small businesses in the down town area of our hometown, Austin, TX. Interest in our service was good but it was difficult getting to the decision-maker. That's when Steven Phillips really came into the picture. We talked many times and he gave me advise and encouragement. This is his story also.

Cold calling has been our preferred method of marketing, because when you are in the office even if you don't get the appointment you learn a lot that can be used on the next prospect. And you grow as your little bag of techniques grows.

The shift from medical to small business came after many faxes and phone calls and cold calls to doctors and my head was hurting from hitting that wall of office managers. I decided to go in through the back door and started networking. The question was, what do I do while I wait for the networking to pay off? And the answer was small businesses that are cash flow sanative.

Having experience in the rent to own business I started calling on small, locally owned rent to owns and the very first one got excited about the prospect of getting his money on time. He handed me a letter from the county attorney that stated that the county would no longer collect hot checks for rent to own businesses. Talk about good timing. That was on July 5th. I was so excited I came straight home and called Steven to ask for help. He talked with me and sent me to the LSS and emailed other things he felt would help. We signed the agreement on July 10th. During the signing the owner informed me that he wants to put **Pre-Authorized Checking** in his two stores in other Texas towns and he referred me to another rental storeowner.

Be creative, as Grandma used to say; there's more than one way to skin a cat. Never could figure out why she was skinnin cats.

Ted

CASH FLOWS



BUSINESS (206)444-9906
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E-mail dbreinhold@aol.com

Greetings AGAIN!
Oct. 7th

I no more finished writing my last letter and I must do it again!

Well hurrah for non profit organizations!! You people really need to get in touch with them. They love all the help they can get at a most reasonable cost. I've landed yet another non profit organization! They want in on the fun too. This group is on the other side of my state. Thank God for fax machines!! The prize has been up graded to lunch out to the phone solicitant who signs the most donors up on PAC.

Remember how I got my first organization? This is how I got my last two. When they call my home for donations I then ask them for the persons in charge. When they learn my business wants to help them in getting money they are very receptive.

Thank you again ABS for all your support.

Debbie Reynolds
Debbie Reynolds



**pacific
CashFlow
Solutions**

Master American Billing Systems

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solutions@hi.net

October 12, 2000

Lenny Welch
American Billing Systems, Inc.
13809 Research Blvd. Suite 705
Austin, Texas 78750

Dear Lenny,

Well, I signed up another company for pre-authorized checking. This client is a fellow member of a credit association that I belong to.

This time I had an opportunity to use the powerpoint presentation on my lap top. We had several phone conversations before I got the appointment and when I came by to pick her up for our lunch appointment, I was surprised that she had invited another member of our credit association.

To be honest, I really thought that this would only be an exercise for me and I was grateful for the opportunity to practice on them. I was feeling very confident with my powerpoint presentation and I could tell they were impressed. This made me feel good because they are both on the board of directors of our credit association.

Her company had a few concerns but after a few more phone conversations I was able to sign-up this paving company. But it doesn't stop there! A few weeks later I received an e-mail from my credit association inviting me to present my business at three (3) different industry meetings. I actually panicked when I got this invite because I knew I couldn't do a laptop presentation to a LARGE group. But God provides! Lenny and his staff were very helpful at suggesting other options. As it turned out I discovered that a friend of mine has an LCD projector so I'm all set for my presentations!

I thank the ABS team for their support and encouragement!

Sincerely,

Mike & Pam
Pacific CashFlow Solutions

We improve your bottom line!

Reflections Cash Flow Technologies

January 10, 2001

American Billing Systems
13740 Research Blvd., Bldg Q-1
Austin, TX 78750

Dear ABS,

We just landed our first sale! In October 2000, ABS held seminars in Jackson, MS and we were convinced that this was the thing to do. Late November 2000, we attended the training in Austin and received great ideas for marketing and running our business. We spent the month of December organizing our business and deciding where and how to market.

Our first plan of action was to send the postcards for PPP to local dentists. We really were not expecting much response, but we knew we had to start somewhere. One day after mailing out postcards for PPP, a dentist called very interested. Over the phone, I briefly explained PPP and asked to setup an appointment. His response was please bring all the paperwork I will need to sign. At the appointment, the dentist said he could not wait to start using PPP, that this would really help him and his patients. The day before he had seen a patient that needed over \$2000.00 of dental work and had no way to pay it all at once. At the end of my appointment he asked me for several business cards to give to other dentist and orthodontists.

We were very concerned about the amount of time it would take to start getting accounts. Now we have more confidence to go and make the next sale. Thanks Jason, for your help and support.

Sincerely,



Trudy DeLaughter