

CASH FLOWS



BUSINESS (206)444-9006
MOBILE (206)841-0554

FAX (206)901-0085
E-mail dbreinehold@aol.com

Dear ABS
July 26, 2000

Today I signed my third client. She is a leasing company. She will allow her customers the choice of PAC or being invoiced. This client came by way of word of mouth. I certainly like that way. It makes my job easier. I have a very hard time cold calling but the staff at ABS help me and are fantastic! Thank you so much for the opportunity of having my own business.

D. Reynolds

STREAMLINED CASH FLOW SOLUTIONS

13522 Mercury St. #2 • Omaha, NE 68138
Phone: (402) 933-0063 • Fax: (402) 933-0063
www.streamlinedcashflow.com

Story #2

June 20, 2001

Dear Lenny,

As my personal life has recently been greatly effected by friends and family death, and disease, I began to get into a funk, and found myself with doubt, and continual reluctance in my prospecting efforts. But I continued to send postcards for the PPP since I had more confidence selling that service. I had 2 messages within 2 weeks from dentists asking me to give them a call. What surprised me, was that they called almost 2 months after receiving the postcard. I had completely written them off, as potential prospects, as I was not doing well in following up on my mailings. This dentist was frustrated that he could not collect some of his outstanding debt, and he was reluctant to sending anything to collections, because he might lose patients. He was very interested in the PPP. After our initial meeting, he said he wanted to go with it, but asked if I could help walk his receptionist through the details. I made an appointment to come back with supplies (revised letter to existing patients, PPP explanation, PPP application) to get them going, and a service agreement. I was successful in this follow up, and able to sign my 2nd service agreement after the second contact. This dentist made this seem so easy – he just wanted to get his money collected.

LJ

Accelerated Cashflow Solutions



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Toll Free: (877) 427-0129
AccelCashflowSol@aol.com

July 26, 2000

Mr. Lenny Welch
American Billing Systems
13809 Research Blvd.
Suite #705
Austin, TX 78750

Dear Lenny:

I just signed my second contract this week. It is with a dentist that is currently working with a finance company for his patient's outstanding balances. If all goes well he is considering eliminating them and only offering PPP for a payment option. I did not purchase the dental claims software initially, but I am in hopes of establishing a good relationship with this doctor and perhaps they will be interested in expanding the services we can provide.

I seem to be on a roll this week so I had better get some more letters in the mail.

Sincerely,

A handwritten signature in cursive script that reads "Linda Neifert".

Linda Neifert, CCFS
Director of Marketing & Client Services



SMART SOLUTIONS

Cash Flow Consultants

July 28, 2000

Lenny Welch
Marketing Director
American Billing Systems Inc.
13809 Research Blvd., Suite 705
Austin, TX 78750

Dear Lenny and Jason,

It was but a few days ago that I got my first client; and I just signed up my second one. This one really was a breeze. I made a follow up call to a funeral home to which I had mailed a letter with a Pre-Authorized checking brochure. I met with the funeral director a few days later with presentation folder and my (very attractive) flip chart in hand. After my presentation he had a few question and was ready to sign the deal. He has 40 clients that are currently making monthly payments on their pre-need plan and he wants to get as many of them as possible on the Pre-Authorized Checking plan. From now on he will only accept payment in full or get the clients signed up on the Pre-Authorized Checking plan. I will also provide collections services on his delinquent accounts at the rate of 30%.

Once again, Lenny and Jason, I appreciate your support!! You were always there, professional and knowledgeable, answering my questions and cheering me on. I could not have done it without you!!

... it's a day later... and I just signed up a dentist. This was really amazing! On June 15th I had a message on my answering machine from a dentist asking if I do dental billing. Up until that point I had not really considered to tackle the medical field, nor had I taken any time studying the Training Manual or the Home Study Courses, had not watched the Medisoft videos or even installed the program. I figured I'd start out approaching general businesses with the Pre-Authorized Checking Plan, get a few clients up and running smoothly, and then start thinking about doctors.

Thanks to Lenny and his encouraging words I decided to follow up. I called the dentist back and said that I was currently not set up for dental billing, but might consider it in the future. I told him that I have a service that he might be interested in and would be happy to mail him info. I sent him a nice letter with a Patient Payment Plan brochure, and followed up with a phone call a few days later. He agreed to meet. When that meeting

finally took place it became apparent that he was interested in the electronic claims processing and did not have much of a need for the Patient Payment Plan.

So, I did not have much to tell him, since I had come prepared to present the Patient Payment Plan that he had no interest in. I gathered as much information as possible; with the limited knowledge I had on what exactly was important for me to know. The meeting was on a Thursday and he wanted me to get back to him with a proposal the following Monday. What followed was a frenzy of phone calls to Lenny and Jason, studying my manuals, trying to gather as much information as I could so I would have a better clue of how I was actually going to pull this off and how it was all going to work. Lenny e-mailed me a 5-page sample proposal and I adapted it to fit this dentist's situation. To make a long story a bit shorter... because of the support from ABS and the information in the training manuals I kept staying a step ahead of the dentist as two more meetings ensue. He consequently thought I had my act together pretty well, liked the way I presented things; and decided to go with me even though he had other proposals at a much lower fee than mine.

Now my challenge is to continue to stay a step ahead of him! As soon as this dentist is up and running smoothly I'm planning to approach other dentists. After I get a second dentist on board I will be able to quite my job and devote all of my time to MY business.

Thanks to all of you at ABS. You're great!!

Sincerely,

A handwritten signature in blue ink that reads "Lillian Wheeler". The signature is fluid and cursive, with the first name "Lillian" and last name "Wheeler" clearly distinguishable.

Lillian Wheeler

Revenue Express



6078 SW 164th Terrace ♦ Aloha, OR 97007 ♦ USA
Phone 503-848-8962

August 3, 2000

Lenny Welch
ABS
Austin, TX

Dear Lenny:

We wanted to write and let you know about our newest Pre-Authorized Payment account. I come from a rather large family that gets together for a reunion every other year. The topic of how to pay for these reunions always comes up. We have a "family fund" that everyone is supposed to contribute to. The problem has always been that people forget to send their money and we always end up not having enough money to do the fun stuff that we always want to do.

At the last reunion earlier this summer the same topic came up. I finally said, "Let's have a meeting." I laid out the PPP and everyone thought it was a great idea to use this for the family fund. We just happened to have some forms available for them to fill out, got some canceled checks, and now we are getting more money consistently than we ever have before. This has been a big success and when we have our next reunion in 2002, we will have more than enough money to play with and also help with transportation costs.

Since it is family, we are just covering costs for this service, but it has opened up a whole new direction that we can go to for other accounts. Most of our friends that we have told about this service for family reunions think it is a great idea and I think we are going to get some other accounts started.

Lenny, thank you for all of your help and encouragement. We are having fun coming up with new ways to market our services.

Sincerely,
Lorin & Necia Hale
Portland, OR

Monty & Colbert Billing Consultants

8023 147th St. N.W.
Shawwood, WA 98292
360-653-7124 or 360-654-9344
360-658-7316 or 360-654-0933 Fax
tammycolbert@aol.com
jennifer.monty@gfc.net

August 9, 2000

American Billing Consultants
Lenny Welch
13809 Research Blvd.
Suite 705
Austin, TX 76750

Dear Lenny,

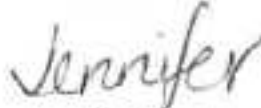
Well we did it, we landed our first account. We attended training mid May, and signed our first account on August 7th. We marketed ourselves by dropping off brochures along with candy wrapped up with our business cards. We called a couple days later and asked to set up an meeting. We met with the office manager of the local dentist office and explained the benefits of Patient Payment Plan. We left her the contract. We touched base with her on a weekly basis to see how the contract was coming, and pretty soon a whole month had gone by. We had pretty much given up on signing this dentist office up. We decided one day to stop by to see what we could do for them to get it signed. We went back to the office and about an hour later she called us to say that the contract was signed. This really surprised us, since we had many other contracts that what we thought were closer to being signed. So basically, don't give up.

Sincerely,



Tammy Colbert

Sincerely,



Jennifer Monty



Advanced Business Solutions

April 18, 2000

Dear American Billing Systems,

I want to thank you for an incredible opportunity you gave my husband, Dale, and I. Through much persistence and commitment we just landed our first account.

We waited until after the holidays to get going with our new business. We have been relying on Grandma's and friends to watch our 2 little ones. Just 2 weeks ago I decided to get serious and I hired someone to watch them 2 days per week.

Our next door neighbors own a small business. I have casually approached them many times about using the Pre-Authorized Checking Plan instead of sending monthly bills. Last week she was at our house. I started asking questions about their billing process. I explained in detail how it works. The next morning we got together. I presented she and her husband with a letter to send to their customers. They agreed it would work well for them and are going to send out the letter at the next billing cycle.

They also gave a copy of the letter to an associate of theirs who owns the same business.

I couldn't have done it without my constant contact with Lenny Welch. He continuously supported my efforts and encouraged me when I got frustrated. He sent marketing information to me and helped fine tune my phone script and business cards. His help gives me the confidence to get out there and get another account. Thank you! Thank you! Thank you!

Sincerely,

Teresa Skinner
Director of Sales

10896 W. Bowles Pl. Suite 100 Littleton, Co 80127
(303)932-8288 FAX (303)932-0237

Business Administration Services, Inc.

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Richmond, Virginia 23221
(804) 358-0568 Office
(804) 909-8615 Cellular
(804) 256-0751 Pager
www.businessadminservices.com

February 23, 2000

Mr. Lenny Welch
American Billing Services
13809 Research Blvd.
Suite 705
Austin, TX 78750

Dear Mr. Welch:

I am writing this letter to thank you for the tremendous support ABS has given me in getting my business off the ground. I signed four Customers in the last week with a potential for three more this week. If it hadn't been for the support and encouragement of Janelle, Virginia and others I would not have gotten this far. Not only have they provided the technical support but the moral support as well. Yours is an organization filled with true professionals. Thank you.

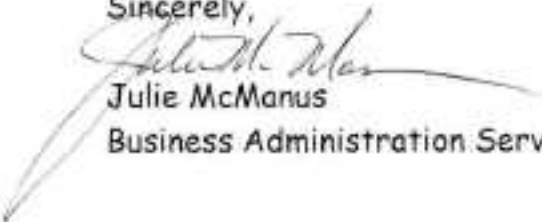
In addition I wanted to take the time to share with other licensees some of my lessons learned. I would encourage anyone seeking "a quick buck" to search elsewhere. It took me months to get where am I now. I don't think people realize the dedication required to starting a successful business. I know I didn't. All of a sudden you are required to wear many hats - some more comfortable than others. The decision should not be taken lightly and you should have a true understanding of your strengths and weaknesses. This will help you in making the decision. Talk to other business owners about what it takes to be successful. Past success does not determine future success although it certainly does help. Armed with this information you should evaluate again whether this is the right option for you. Once you've made your decision stand by it and don't give up.

Go into the endeavor with the understanding you will probably need help and determine early where to obtain the help. Get help when you need it. Don't let your pride get in the way. Sales will not fall into your lap. You must work hard to make it happen. Network. Have a specific goal each time you go to a networking meeting. I will _____ . And then do it. Join professional organizations - but be careful how you

spend your time. Develop your "30-second commercial" and test it out on your friends, family and colleagues. Be positive - "business is great and...". Understand where you are psychologically. You will question your decision at least a hundred times. Find the support network to get you through the bad times. Have fun. Reward your accomplishments. Recognize you did something you never thought you could do. Do not ever stop selling. Adjust your efforts to the peaks and valleys and make sure there is always more in the pipeline. Maintain your perspective. Maintain your focus.

Self-employment is truly a wonderful reward. Making money at it is even better. But the two don't always come together. You must push yourself beyond your limits. Get out of your comfort zone and make it happen. Learn to be comfortable with all the different hats you must wear to ensure your success.

Sincerely,



Julie McManus

Business Administration Services, Inc.

7603 Branson Circle,
Lake Worth, Florida 33467
561-883-2100 561-641-9111 Fax
fastmoneysfl@aol.com E-mail

Billing Solutions of South Florida, Inc.

November 9, 1999

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

Dear Jennifer,

I am happy to announce that we pick up our first account, a vascular surgeon. We will be setting him up on the Patient Payment Plan initially, as many of his patient's procedures are elective and not covered by insurance. Our new client is putting us in contact with a colleague that he shares office space with who is currently using a billing service with very little satisfaction. This is very exciting and we promise to keep you posted as to the results.

Jennifer, as you know we tried a lot of different marketing approaches, mailings, walk-in's, phone calls, faxing etc. you name it and we tried it but we found that the best way to get started in this business is by the warm market approach. Cold calling techniques do work it just takes a little longer. We do not recommend starting out cold especially to anyone who may lack confidence or gets discouraged easily. (That's me).

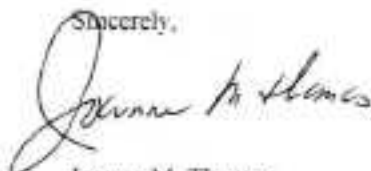
We also decided to hire a couple of telemarketers to help move things along. We developed a telephone script that I will fax to you for comments and suggestion.

Stacey and I would like to take this opportunity to thank you and the staff at American Billing Systems for your generous time and support in walking us through each step of the process. I especially want to thank you for the time that you called me from your sick bed, you knew that I had a big presentation scheduled and you took the time to call me and give me a pep talk. Your dedication is above reproach.

We look forward to sharing more success stories with you in the near future and would like to offer any assistance that we can to any new or potential licensee. Please feel free to share our telephone number as well as our e-mail address.

Thanks again for all of your assistance and words of encouragement.

Sincerely,



Joanne M. Thomas
Vice President

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Billing Solutions of South Florida, Inc.

November 9, 1999

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

Dear Jennifer,

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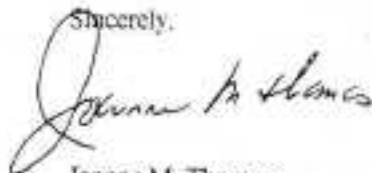
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Thanks again for all of your assistance and words of encouragement.

Sincerely,



Joanne M. Thomas
Vice President

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nearly 10 percent success! Not to mention a mere 99.999% positive response from the market.

As you might well expect, three providers can really keep one busy. Until recently, we had not solicited any new accounts. It has been our contention that we would like to perfect our skills as medical claims specialist in this our formative stages. You see we would rather grow gradually and do it right as opposed to growing to rapidly and not being able to properly service our clients.

It recent weeks we have truly began to realize the enormous potential of the Patient Payment Plan (PPP). This will be particularly useful to our newest prospect; a dentist with a patient base of 4,725 accounts. We will be meeting with him on Friday, August 27th, 1999, for a second more extensive evaluation of his needs. Beyond that though, we realize endless possibilities among the following: day care, private schools, health clubs, lawn services, florist, funeral homes and any other small to mid-sized business that depends upon periodic (weekly, bi-weekly, semi-monthly or monthly) receivables.

This started as a desire to replace income that had been lost after I could no longer operate my previous business. We had always prayed for a way to have my wife become a stay-at-home mom for our children. At the time that we took the seminar in January, we did not know that we had conceived. Collectively, we were in the \$140k salary range. Though we have not fully replaced our collective income, we see the imminent reality of that happening within the next 6-8 months. I am however, full time and we have brought my wife home from her "job" as a systems engineer. Our son shall be born next month and as destiny would have it, we will both be home with our son!

In closing, we had been presented with a lemon, ABS showed us how to squeeze it and start a lemonade stand. We were further showed how to replant our seed by duplicating ourselves, thereby creating a thriving Lemon Grove. The secret to our success is that there is no secret; we did it your way!

No letter such as this would be even remotely complete if I did not mention the tireless efforts of your support staff, which is tops, bar none. Without fail, I must single out Virginia Griffin who is consummate in her capacity and epitomizes all that makes a company great. Many thanks for all that you continue to do!

"Practicing Excellence, While Pursuing Perfection"®



De'Lando R. Brass, I
President



SURETY MEDICAL BILLING GROUP

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A Member of the American Billing System, Inc.

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(800) 292-0862

Wednesday, August 25, 1999

American Billing System, Inc
13809 Research Blvd Suite 705
Austin Texas 78750
C/O Annette Gardner, President

Annette,

This is probably one of the most exciting letters that I have ever drafted. Judy and I remain so grateful to you for presenting us with this opportunity for success! As you know, Judy and I have been licensees since January 18th, 1999; during this many things have transpired for us. Though we were licensed in January, I did not begin actively marketing our business until March 26th, of this year. In the interim, Judy was working out of town in Fort Worth, Texas (we reside in Louisiana) and I was in transition between owning a business of eleven (11) years and starting a new career as an insurance agent and stockbroker. I was also the primary caregiver to my father-in-law who at the time, was on his deathbed. He passed to glory on February 9th, 1999. After closing that chapter in our lives, I rolled up my sleeves and went to work!

As previously stated, I began marketing on March 26th, 1999. Using the business directory CD that was naturally, provided by ABS, I pulled up doctors within a fifty- (50) mile radius of my home/office. I made contact with the office manager and we had a dialogue based upon the format which was naturally, provided by ABS. I confirmed the office manager's name and address and put my literature in the mail the very same day. I followed with a phone in 2 or 3 days and began setting appointments. Of the thirty-five (35) initial mailings, I attempted to set appointments with everyone. All but one were cordial and interested but had some unexposed fears or apprehensions. I had previously vowed not be discouraged by one could be a "hard sell" or a seemingly cold market. With perseverance, I signed our first provider on April 12th, 1999, just 14 days after I began marketing! Six days later, I signed our second provider who is a Nurse Practitioner (yes the software works for them as well). We were so excited! Before April expired, we had signed a third provider, a dentist! Three providers, 30 days, from 35 solicitations,