

Innovative Cash Flow Solutions
770 HCR 3373 #100
Hubbard, TX 76648
254-786-2486

Dear ABS:

Hello again !

During the period of cold calling we had and have made mention of on numerous occasions, another practice has recently read our literature and became our next client on the 2nd of June. When first approached, we spoke directly to the owner of a medical supply company and he led us into his office and attempted to use his calculator to show us how non-productive it would be to outsource his billing and electronic claims. We left feeling defeated though we knew his figures were inaccurate. About a week later, there was a message on our voice mail asking if we would be available to meet with him again and talk about our services in greater detail. Before we had a chance to respond, he had called again and left another message of more urgency. As not to appear desperate for his business, I called and set up a meeting the following week and then rescheduled it the day prior for another week away. During this time frame he called incessantly and wanted to know as much as he could about us. On the day of the meeting he signed the contract and the following day I picked up a check for the set-up fee. He is one of our biggest fans now and has sent numerous prospects our way, some of which look like they will be on the next success stories we send in. Thanks for all the wonderful support. Jannelle- you are the greatest.

Until next time,

Chris and Kandy Garey

The block contains two handwritten signatures in cursive. The top signature is 'Chris Garey' and the bottom signature is 'Kandy Garey'. Both are written in dark ink.



Leading Edge Billing Services

Carmen Armond

Owner

8181 Tezel Rd. #102105

San Antonio, TX 78250

210-265-5926

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March 8, 2007

I am writing this letter to thank American Billing Systems for all the support they have given me.

I landed my second account on February 15, 2007. I have been networking for the past couple of months, in my networking I have stated how important it is to have and share their NPI# with all other providers, facilities etc... the word got out that I would help Drs. log on and retrieve their NPI#'s. A Dr. called for assistance, as he was logging on he started talking to me about my billing services, and I asked him if his current billing Company was web based, (they were not) He liked that he could see all his patient data any time, any day, anywhere. This Dr. is a General Surgeon and it was very important to him to view his patient info at any time because his current billing Co. gave him no accesses to his patient's info. We meet the next week the Drs. "needs" was for me to bill a part of his practice after my presentation he has awarded me the whole account both his General Surgery and his practice "billing", with in two weeks, I had a signed contract. In my presentation the most important focus was service, I listened to what their needs were first then I went in detail of what we could offer, what sold my client was the internet accessibility, no soft ware to down load, no soft ware to up grade. This is just the beginning, my goal is to have minimum of ten clients before the year-end.

Sincerely,

Carmen Armond, Owner



July 6, 2007

Dear ABS Success Team,

I am so excited that I got my first account! It is a Preschool that has been having trouble getting tuition payments on time. At the end of last year, more than half of the tuition payments for the last month had not been received by the last day of school. This caused cash flow problems for the school. I will be drafting checks through the Pre-Authorized Checking Service.

I initially dropped off the Pre-Authorized Checking Flyer at the preschool. I called in two days and asked if they had a chance to look at the flyer and asked for the director of the schools name. I immediately sent a letter that I drafted to her explaining more about the program. She called me and asked if I could come in and explain more about it. I set up an appointment, found out the problems they were having and offered to draft the tuition payments on the 5th of each month. I came in 3 days later with the forms (the Pre-Authorized Drafting Authorization form, Change Forms and an information sheet to the parents explaining the program). One week later I picked up the completed forms. I drafted the initial checks this week and delivered them to the preschool.

This was a very simple process. I think the most important thing is to find the businesses problem and then offer a solution. The director can't thank me enough for making her job easier and helping the success of the preschool by getting the tuition payments to them in a timely manner. She said she is going to give my number to another preschool director that is having the same problem. I can see where referrals will play a huge part in growing my business.

Sincerely,

Terri Connett
Professional Profit Solutions

14175 W. Indian School Road, Suite B4-617, Goodyear, AZ 85338
Toll Free 1-866-824-0837
Terri@ProfessionalProfitSolutions.com



EZR Business Solutions, LLC

Making business success easier

January 17, 2007

Dear American Billing,

I did it! I am very excited to tell you that I have acquired my first account! I just received the signed contract for the Patient Payment Plan from a prosthetics physician's office. They are very excited about the service because prosthesis can be very costly, even with insurance. This will allow their patients to pay their out-of-pocket costs in monthly installments instead of in a lump sum. The physician's office also appreciates that this is an alternative to credit cards, since the office gets hit with a fee every time a patient uses a credit card.

I acquired this account the old fashioned way! I spent several hours one day stopping in every office in two adjoining medical buildings. These were "cold call" visits. I just stopped in, introduced myself, and dropped off the PPP brochure to them with a business card. This office said that they had actually been looking into another company that offered a payment plan for patients, but the fees with the other company were significant. They loved the 5% service fee and the flexibility of our plan. I followed up with a phone call a few days later and we set an appointment. They signed the contract at the appointment!

I put in several phone calls to the ABS support staff throughout this process to know which forms to bring and to receive moral support! They were great and responded promptly to any message I left them. I am very happy with all of the training, support, materials, and information that I have received from American Billing.

It was hard work at the beginning to get my business up and running, but I have enjoyed every minute of it. I have two other prospective clients that I am hoping to bring on board soon. One is an auto body shop that is interested in the Pre-Authorized Checking plan and the other is a dentist's office that is interested in the PPP. I hope to be writing you soon with more success stories! Thanks American Billing!

Sincerely,

Eileen Michalczyk

Eileen Michalczyk, Licensee

Freedom Billing Associates

Medical Billing and Cash-flow Specialists

8 September 2006

American Billing Systems, Inc.
8436 Denton Hwy., Suite 208-210
Fort Worth, TX 76148

Dear American Billing:

My business is off and running! This week I have signed my company's very first pac agreement with a law firm!

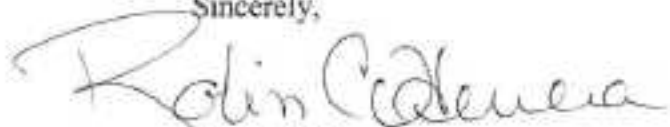
In one of my very first networking meetings I met a lawyer and we hit it off from the first moment. In learning more about her practice I discovered that she turned away as many as 5 potential clients or more every month due to their lack of ability to pay in full up front. With her practice being a sole proprietorship she can not sustain the financial lose of a non-payment like a large firm can.

About a week later we met for coffee and I explained the gold mine she could be setting on if she had the ability to collect as much as she could up front and then allow select clients to pay their balance out over time. Just like the PPP. She did not sign that day, but said she would keep our service in mind.

About three weeks later she finally called me back and said she was ready to sign. She was tired of losing business because the people coming to her needing help, but could not pay her entire fee up front and were being turned away. We met on Wednesday 6 September 2006 to sign our agreement. She even brought information for the first client to the signing meeting. She also told me at that time that she may have another pac client by the end of today. She has obtained two new clients in one week that she would have normally turned away. She is so pleased with this new found service that she is referring Freedom Billing to her dentist! God is very good!

Thank you Patrick, Annette, and Cynthia for all your help and support you provide.

Sincerely,



Robin C Herrera
Director of Customer Relations

*This client
has nearly
doubled in
size in the
last month!*

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Humble, TX 77346
281-576-9685
cash-solutions@hotmail.com

even know one another. We must meet." I went to see her to do the account analysis and she gave me a check for the set up fee straight away.

I am still learning the system and have learned so much already with the help of support and am getting better everyday.

I believe if you are hardworking, are consistent with your marketing and perseveringly do your follow-ups, you have to succeed in this business. I am so excited about the Profit Recovery Program and am signing up my first client next week. I think there is great potential there, too.

A handwritten signature in black ink, appearing to read 'Merwyn De Sa', with a stylized flourish at the end.

Merwyn De Sa
Business Development Manager
ADVANTAGE BILLING SERVICES

ADVANTAGE BILLING SERVICES

1802 N. University Dr., # 144, Plantation, FL- 33322

Tel.: 954 683 1087

Fax: 954 234 2910

Dear ABS Team,

I want to share with you 'How I succeeded in my business within 100 days!

When I got back from training last December, I was very excited and yet overwhelmed with all the information; I felt 3 days of training was too short. I kept watching the videos and reading the manuals but I had a hard time absorbing the information.

I decided I would start marketing and pick up the information as I went. I started my direct mailings late January and would mail out a minimum of 50 mailers and start following up on them. I was working full time, but during my lunch break or between shifts I would decide on a particular shopping mall and walk from one doctor's office to another handing out my fliers and talking to the receptionist or office manager. I also started downloading county information about the new businesses in the county and started telemarketing on my off days.

When I made my calls, I would ask to speak with the office manager or ask for a better time to speak with him or her about their billing requirements. I faced a lot of rejections, but didn't give up! When I could, I would convince them to let me do a practice analysis. I was very successful with my telemarketing approach. Like the support team recommended, the best time to call is Tuesday or Thursday mornings. You would be surprised that sometimes even the doctor answers the phone! That is how I was able to talk directly with him and get him interested. I have 3 accounts so far: two through my telemarketing stint, and another was by my walking from office to office. The last one I got by convincing the doctor that I could give him great service and offer him more for the money he is paying his current billing company. That sold it for him.

I must also attribute a part of my success to the Automatic Follow-Up System of greeting cards. I followed-up my first visit to the doctors with a "Great meeting you" card and then a "Thank you for the business" after signing the contract. I won one of the accounts purely because the office manager fell in love with my card to her on her birthday (I came to know about her birthday from the receptionist). After we had spoken on the phone a couple of times and had not yet met, she said to me, "I loved your card, that was so nice of you and we don't

ABSOLUTE PROFIT & RECOVERY, L.L.C.

April 6th, 2007

Dear ABS,

As I have excitedly shared, I landed my first Dentist office account. I am one of the many licensees that are making this career change while under the pressure of maintaining a full time job.

I would have to say this has not been as difficult as I had anticipated. The tremendous support I have received from American Billing has enabled me to keep my activity consistent and persistent. From supporting me with the tradeshow display for my Business Expo booth to editing my proposals, none of this would have been as smooth without all the support from American Billing Systems!

I now feel very confident my career as a billing company will grow with unlimited potential and become my only career.

Once again, thank you for the very much appreciated support!

Sincerely,

A handwritten signature in cursive script that reads "Tracy K. Greene".

Tracy K. Greene
Owner, Absolute Profit & Recovery

Freedom Billing Associates

Medical Billing and Cash-flow Specialists

1 December 2006

American Billing Systems, Inc.
8436 Denton Hwy.,
Suite 208-210
Fort Worth, TX 76148

I got my first medical claims account and it is with a Licensed Professional Counselor! I received a referral from a member of a networking group I am a member of (BNI). This counselor originally sat down with me because she needed help with her claims filing. It was so nice and easy to sit down with a prospect that wanted to have me to do the work. But little did she know what all we could do for her! As we talked I discovered that she had only one insurance company that she was filing electronically with (on the company's web site) and the rest was on paper. She had a rejection rate over 40% and a turn around of 43 days on average. She was losing thousands of dollars a year. Plus, she was writing off as many as 20% of her claims annually. Plus, she was not taking Private Pay patients because of the difficulty in collecting her fees. Before I walked out of the meeting I have signed agreements for claims filing, outstanding claims filing, patient payment plan, and to provide the new service of collections! I walked out with four (4) signed agreements!

Over and over again I am grateful for the help and encouragement provided by the ABS staff. On more than one occasion I thought about giving up, but the trick to being a licensee is to stick with it and **DON'T GIVE UP!** As you develop relationships with other business owners and acquire accounts, you will be referred to others. Networking has been such a powerful tool for me in my business. It has helped me get over the fear of cold calls and taught me to talk about my business with confidence. It just gets easier and easier the longer you are at it.

Thank you ABS for all your help and the support you provide. You were there on the days I wanted to quit, you gave me direction when I was not getting the results I was after, and you celebrated with me when the hard work paid off. It is good to know that I am not alone in this; I don't have to have all the answers. It has made a big difference.

Sincerely,



Robin C Herrera
Cash-flow Specialist

Southwest Cash Flow Consultants
117 N Ocean Drive
Gilbert, Arizona 85233

Dear ABS:

My husband and I have been looking for something that the two of us could do from home, that would also give us freedom to do some of the traveling we would like to do. We had checked into medical claims processing, but no program gave me that level of confidence I felt I needed to be a success. It was ABS that really got us convinced and ready to take that "step", or "leap", into starting our own business at home.

With my husband and I both working yet, our busy lives did not allow for much time to go through the videos, manuals, etc. (You see, I'm a teacher, so I knew I wanted to "be prepared" with my business!)

Well, the studying part was easy...but now came the marketing! Talk about "cold feet"! The best approach I felt I could take was my "warm market". I prepared a packet of materials from ABS: the CD, fliers, and postcards for doctors...the Electronic Claims Processing and the Patient Payment Plan. I asked a friend who is a doctor if she would mind gleaning through the materials and giving me her professional opinion on the programs. She was happy to do it for me.

Our paths finally crossed a few weeks later. She approached me and said she was very impressed with the materials! She is already processing her claims electronically, but she wanted to take on the PPP whenever I would be ready. Was I ready? Definitely!! We scheduled a meeting for the next week; we adapted the forms and plan to her specific needs; the next day, we were in motion!

How exciting when near the end of the meeting the office manager suggested to the doctor that I share the materials with a colleague just starting his practice! Wow!! And that was only the 1st person I'd contacted. I didn't need to "teach" or "sell" the program...it spoke for itself with the very professional materials.

Many thanks to ABS for developing such a great program. I was impressed with Annette Gardner's spot on Christian radio, and I was totally convinced when I met her at her workshop. And as for my coach, Lenny...his patience, support, and step-by-step coaching put me on the winning team!

Sincerely excited and grateful,

Judy Waltersdorf



CAPITAL
CASHFLOW
SOLUTIONS

A FULL SPECTRUM BILLING SERVICE

P.O. Box 150516 • Austin, TX 78715-0516 • Ph (512) 291-3337 • Fax (512) 280-6106 • Email: capitalcashflow@austin.tx.com

June 30, 2005

Dear American Billing Systems (A.B.S),

I'm so thrilled that the time to share my first success story has come. I can remember reading the testimonies of the other licenses and getting really excited about the potential I have as an A.B.S licensee. It took some work, dedication and most importantly prayer to God as well as seeing my self with not just one account or small success, but seeing my self with many accounts and much success. In other words it took seeing my self God's way. I have found that starting my own billing and consulting business has not been a hard task to over take. From training to operations the support and advice from American Billing Systems has truly been a must have tool that has helped me pave the way on starting and running a successful billing and consulting company. Today I count it an awesome blessing to be involved with A.B.S. Now let me tell you about my new account.

After working on the training program from October of 2004 to April of 2005, (it took me longer than others because I had limited time to just settle down and study) I was able to get our first account **after only 58 days of marketing and cold calling from our start in early May of this year. On June 27, 2005 I signed My Patient Payment Plan contract and collected my \$150.00 startup fee from a big corporate North Austin surgical center. Praise God!** I'm ecstatic that a major corporate partnership office gave me their business. I have already received a patient information sheet with 408 patients listed who they want me to send the Patient Payment Plan introductory letter and application to. The business office manager from my surgical center has also told me that she was able to signup a few patients (which were in for their appointment) on the 4th day of each month as their transaction date. We charge a \$5.00 enrollment fee from each patient who fills out an application for PPP and then a monthly transaction fee from each patient of \$4.00. I can't wait to see how many PPP drafts I will be printing each month. My guess is that it should be in the high hundreds and even thousands ***Amen!*** **Getting this account has come just at the right time since things were beginning to get a little tight for money because I left my under paid, hard labor and stressful job at the Home Depot back in May.**

Once I get caught up with sending out the 408 patient letters and fulfill the request to print the new drafts for all the patients, I will go out and do more account fishing. I plan to get many more very soon. My advice to those looking for new accounts is to keep a positive attitude and keep looking for your new prospects, marking to them with your best ability. Well that's it for now, I will let you guys at A.B.S know when I get more business.

Have a great day and God bless,

Justin Hernandez

Justin Hernandez,
Capital Cashflow Solutions