

Sensible Solutions

May 4, 2000

Ms. Cynthia Cabral
American Billing Systems, Inc.
13809 Research Blvd.
Suite 705
Austin, TX 78750

Dear Cynthia:

I am thrilled to report to you that I landed my first client on April 13, 2000. I have been working as bookkeeper for our church, Christian school and daycare for the past nine years. As a result of starting my own business, I am resigning the office manager portion of my job effective July 15, to begin working my business on a more full-time business. I made a proposal to our boards to continue the bookkeeping aspect from my home and they accepted that a couple of months ago.

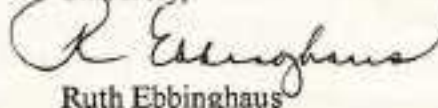
In addition, at the last meeting of our school board, I presented a proposal to offer the pre-authorized checking for the school families for their monthly tuition payments for the 2000-2001 school year. I gave each board member one of the pre-authorized checking brochures, and they were blown away! They not only accepted my proposal, but also asked that I write a letter to the families and include one of the brochures with the letter.

On one hand, this was a fairly easy account to land because I had already established a working relationship and they know my level of integrity. But on the other hand, it's so hard to make the presentation to people you know.

Although this is a small account (about 60 drafts/month), I am excited that I can now say to others I call on that I am already working the business and give our school as a reference. I am planning to contact the local Catholic school with the same proposal.

My input to others considering this business would be to go for it. It can be all that you make of it. I'm excited about what the future holds for our family as a result of working from home and earning a wage that will help contribute significantly to our family's income.

Sincerely,



Ruth Ebbinghaus

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OutSource Consultants

PMB 299 3020-1 Prosperity Church Rd. Charlotte, NC 28269 (704) 948-4425 fax: (704) 948-4316

September 19, 2000

Dr. Lenny, Jason and Janelle,

I am writing you this letter to let you know that all the hard work we have put into our business is finally paying off. Every since we came home from training we have been hitting the pavement. The first week home we sent out a lot of direct marketing letters. A few days after sending these letters, we got a call from a husband and wife Psychiatry team wanting to set down and find out more about our services. Someone else had already burned them once before. They needed help but were very skeptical about the professionalism of people in the industry. As the appointment approached, I started to become nervous about what I needed to focus on. I wanted this account so bad, I would do or say anything to get it.

I was on the LSS reading other licensee's success stories knowing that one day very soon our story would be on it, inspiring others to go work even harder than they already were. I was reading a letter that said "ask for their business". After reading that letter I thought that if I ask for their business I would come across like I am hungry for business. After talking to Lenny he set my mind at ease. He coached me (not in volleyball) on what to say.

My sales rep. and I went last week to our first appointment. After they told me they have 700 claims a month and Dr. Mehta was the one that prepared the HCFA 1500 form. And she was the one that did the follow ups and tried to get the referrals from the insurance companies. I told them what OutSource Consultants can do for them. I also told them we are committed in seeing their practice grow and flourish. And then came the big line "I know that you have had a bad experience once before, but Dr. Mehta what can we do for you to get your business". They were hooked by our concern for them and our professionalism. To make a long story short, we go Thursday September 21, 2000 to sign our contract. This is only the first contract; we have many other meeting lined up. All the glory goes to our Lord Jesus Christ.

P.S. Lenny, we were going to send you some chocolate peanut butter cookies, but they flew by my window.

Christy M., Gwen S. & last but not least the unknown Cindy T.



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March 21, 2000

After getting back from training, I was so excited to get started. Eric was trying to set up all the software and I kept asking him "when can we start"? I went to pay my daughters tuition for school (**pre-school facility**) when suddenly it hit me. Can I offer them a service? Sure, I can! I started talking with the person at the front desk taking my money and asked her if there are people that they have a hard time collecting from. She said yes. I told her a little about the **pre-authorized checking program** we can offer and she was excited. She gave me the name of the person to contact. I said thanks and asked her to leave a message for him and to let him know that I would be calling to speak with him.

When I called the next day they put me right through. I told him about our program and he was so excited. I said "lets set up an appointment so I can drop by some information and we can talk". Eric went with me and we met with him the first of the next week. We had everything ready for him to sign. He asked a few questions and then said to us "Is setting up 12 separate accounts going to be to much work for you"? I never thought I would hear someone say that to us. He actually was trying to make it easy for us. This account is 12 schools with 700 clients to sign up. Seventy-nine percent of the 700 clients pay weekly and the school wants to convert all the weekly payers to weekly pre-authorized check drafts. He wants weekly, bi-monthly and monthly draft capability. We tailored the contract, service agreement, etc. to fit the needs of the school. This account was easy to get. He was interested in the program when I spoke with him on the phone. He had all the information on bank drafting so he was familiar with that. Probably what helped me is that I am involved in my daughter's school. My guess is most small businesses that are having trouble getting their money for services rendered are grateful for something like this.

The day before our appointment I spoke with Lenny. He was a great help to me. The encouragement from the staff at ABS was wonderful. We all need the support and confidence that we CAN DO IT!! I am not one to sell but must admit, I did great this time. Thanks to the training. We are blessed that Annette provided a skilled staff to provide the initial training. It does help. In addition, it works!

Diana & Eric Robanske
Licensees of ABS
Training date 3/10/00

PO Box 336911 Greeley, CO 80633 Phone: 970-378-1306 Fax: 970-378-1306 Email: pro-express@uswest.net

Bottom Line Strategies



P.O. Box 274 ♦ Herndon, Virginia 20172-0274
Phone 703 689-8494

March 14, 2000

Mr. Lenny Welch
American Business Systems, Inc.
13809 Research Boulevard, Suite 705
Austin, Texas 78750

Dear Lenny,

Well it seems like a long time coming (for me), but today I enrolled my first practice in the **Patient Payment Plan**. **YES!** It's a start and I'm *really* pumped! When I left the office I stopped by two more dental practices on the way out of the complex, explained that I had just signed two dentist in the complex, left a brochure, a tape and my card (of course) and told them I'd call before the end of the week (one of which had called my office phone and left a message to set an appointment before I got home).

The original practice started with a "warm" referral from a friend, who was willing to take a brochure to the dentist office. I waited about a week and called the Office Manager to set up an appointment. I managed to overcome a gut wrenching episode of "stage fright" before reaching the door. Fortunately, she was expecting me and reminded me of my name when I walked through the door, which prompted me to forcibly remove my tongue from the roof of my mouth to say hers and hand her a business card.

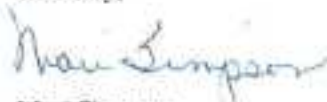
I had prepared a very professional looking presentation enclosed in a laser portfolio including:

- o Dr. Norman Becker's letter
- o Lost Revenue Recovery Sheet (Patient Payment Plan)
- o A page of real checks
- o Patient Payment Plan Policy and Procedures
- o Patient Payment Plan Application Form
- o Patient Payment Plan Service Agreement
- o A sample letter to the client (see attached)

Too bad I didn't have the Solutions brochure at the time, but I was able to personalize the front cover (insert) specifically for the practice.

The presentation actually went very well, and once I started with the Lost Revenue Recovery Sheet, I was on a roll and forgot that I hadn't been doing this my entire life. It took a couple of phone calls to follow up to make sure that both dentist had seen the presentation, ask if there were any unanswered questions, and set up an appointment time when both dentists and the office manager were available to sign, but it's a win.

Sincerely,


Mari Simpson

We provide solutions !

Business Administration Services, Inc.

3019 Hanover Avenue
Richmond, Virginia 23221
(804) 358-0568 Office
(804) 909-8615 Cellular
(804) 256-0751 Pager
www.businessadminservices.com

February 28, 2000

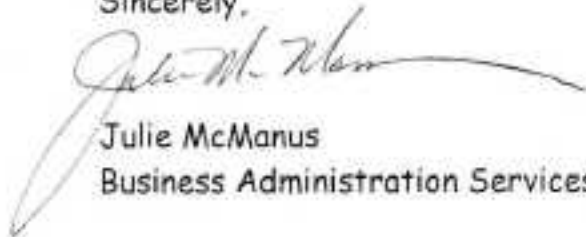
Mr. Lenny Welch
American Billing Services
13809 Research Blvd.
Suite 705
Austin, TX 78750

Dear Mr. Welch:

Another success. I met with a chiropractor the other day that felt the Patient Payment PlanTM was "the greatest thing since sliced bread". He claimed the chiropractic field was moving to a cash business and this was just the thing to get him there. He was so pleased in fact that he introduced the topic to 12 of his peers in their monthly meeting. I have a commitment from two chiropractors who will be adding PPP to their payment options.

Thanks ABS for all your support.

Sincerely,



Julie McManus
Business Administration Services, Inc.

"Our goal is to improve your cash flow"

CASH FLOWS



BUSINESS (206)444-0006
MOBILE (206)841-0554

FAX (206)901-0085
E-mail dbrincho1@aol.com

Dear ABS,
August, 23, 01.

Hello again. I traveled to a town in our state for a "business trip" that turned out successful.

I was following up on some contacts I had made from my dental convention a month ago. After three days and three solid meetings I landed one dental office. That's batting one third! The other two are very interested and will talk to their doctor. I'm hoping they will also see the light and save money with this service.

I was all over that town cold calling. It was fun. I drove and saw a lot and now I want to move! This town is in the middle of my state. Centrally located for a business that will be state wide you know!

I must say I am having fun running my own business. I thank you again for the opportunity to be my own boss. It is so possible but you do have to work at it. If I can cold call ANY one can!!

If anyone is thinking of getting into this line of business I would encourage it. Anything is possible.

Thank you again for this great opportunity to show businesses how they can save thousands of dollars on their accounts receivables.

Debbie

"Make Your Cash...Flow UP With Us."



May 1, 2000

American Billing Systems, Inc.
Attn: Lenny Welch
13809 Research Blvd.
Austin, TX 78750

Dear Lenny,

We would like to tell you our first success story.

On our answering machine there was a message from a gentleman who said he had heard about one of our flyers from another business owner we had visited. We called him and made an appointment. He said he was having difficulty finding reliable people to outsource work to. In our meeting with him we found out more about his business and what his needs were. His business involves the financing of in home sales such as vacuum cleaners and water purification systems.

His biggest need was help with calling the customer about their past due payments before they are sent to collections. We try to get them set up on a payment plan and are in the process of taking over his invoicing for future customers. This client has given us great potential for our business growth since he does financing nationwide.

Getting our first client set the tone for the type of business we would like to target. Our networking in the Chamber of Commerce gave us the opportunity to set up another appointment. We are hopeful it will lead to another client. We will keep you posted on our progress.

Sincerely,


Tina Landis


Stephanie McCrorie



Richard Cuadras
Consultant

R & C Medical Billing

10824 Tony Jacklin Dr.
El Paso tx. 79935

Telephone (915) 633-6557
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E-mail:rcr14@hotmail.com

February 5, 2000

To Whom It May Concern,

My Name is Richard Cuadras. I attended training and have been a licensee with American Billing Systems since February 1998. I learned many things in training especially in the marketing aspect, that would benefit me later on, in running a successful billing service business. I have been very pleased with the dedication and attention, that American Billing Systems gives to their licensees.

I have dealt with a lot of companies in the same industry as American Billing Systems, over the past 15 years, and very rarely, has a company made promises and commitments to me, they have kept. I am glad that I made the decision to sign on and become a licensee. The support that I have received, both technical and moral, has been top notch and has been a key in making this business work.

I am very happy about the situation I am in now, and American Billing Systems has played a key role in that. My business has grown steadily over the past 2 years and I can't see where it will stop. If I had to re-live the last 2 years of my life I would not do anything differently.

Sincerely,

Richard Cuadras





Cash Flow Center

7870 Chinook Court, Suite 200
Colorado Springs, CO 80920-4001

Phone: (719) 266-6696
mescue@email.msn.com

Cell: (719) 460-7216
Fax: (719) 266-6696

April 27, 2000

Dear Lenny,

Our first client! How wonderful those words sound to us!

When Dale and I first heard about American Billing Systems, it was like an answer to prayer for us. I had been reading everything I could find on electronic billing and I realized this was the wave of the future. But...the only method I had found to get into the business was ordering a "kit" through a classified ad for several hundred dollars which gave us the software and a book on "How to do it". Since I work full-time and have never been very scholarly...this did not appeal to me. So when I heard there was a company that would actually provide training, materials, AND support...I knew this was for me. Thankfully, Dale had confidence in me and supported me 100%.

However, after the excitement of the training...reality set in. We both work full-time and soon discovered that doctors seem to work the exact same hours that we do! So it was difficult to find a way to talk to the doctors without having to take time off work. When I was really becoming discouraged, a dear friend who lives several hundred miles away suggested a mail campaign...she offered to make me some postcards to include in the letter that they could return to me for more information. With her encouragement, I prepared a letter and included a brochure, the return card, and my business card in each letter.

In less than a week I received my first return card! I called the doctor that day...his office manager's husband currently did his medical billing and they were moving out of state! I made an appointment to talk with him the very next day during lunch (see...there are ways!!). Not only did he sign with our company, but his current biller also used MediSoft and would not be moving for over a month, so the doctor arranged with that biller for me to work with him and learn from him and then have everything transferred from his computer to mine!! I would be responsible for the billing effective in two weeks.

I also talked with this doctor about the Patient Payment Plan...he said he had a huge delinquent patient pay file. I left him literature concerning PPP and suggested he read that and we would talk about that program next week...which he readily agreed to.

Thanks to Lenny and all the American Billing Systems staff who have been so friendly, helpful, and encouraging!

Myra Escue
Colorado Springs CO



Accelerated Cashflow Solutions

10220 Esthner
Wichita, KS 67209
Office: (316) 729-6610
Toll Free: (877) 427-0129

Fax: (316) 773-0710
neifert@swbell.net

January 23, 2001

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

Dear Jason and Lenny:

Today we welcomed our fourth client for 2001. It is with another booking agent. This one is in Canada. I called on him while I was in Edmonton in October. Some of his trips are very high dollar and he isn't sure just how many of his clients will use the service. However, he has a lot of exposure through various organizations, sport shows and etc. and wants to make PAC available to those who need a payment option or simply prefer it. I reminded him that offering such a service will show his clients how willing they are to do what it takes to make the trip of a lifetime a reality.

Must get back to work, I don't want to loose my momentum.

Sincerely,

Linda Neifert, CCFS
Director of Marketing & Client Services

Our second international client!

Reflections Cash Flow Technologies

January 10, 2001

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

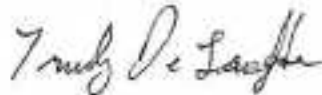
Dear ABS,

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

"Making Cash Flow Into Your Pocket"

PO Box 2583
Jackson, MS 39207-2583

Fax: (800) 708-1767
Phone: (601) 316-5739



Accelerated Cashflow Solutions

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January 18, 2001

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

Dear Jason and Lenny:

I now have my third PAC contract for 2001. It is with another booking agent in California. He is very confident that this is something that will definitely attract more customers. Confident enough in the concept and the program that he has gave me three referrals before signing his own contract. Three referrals I might add that look very promising.

With this contract, we now have clients from coast to coast. We now need to go border to border. 2001 is looking pretty good so far but I must do everything I can to keep the momentum going. Thanks for all that you do to help.

Sincerely,

Linda Neifert, CCFS
Director of Marketing & Client Services