

Electronic Cash Flow Solutions, Inc.

PMB 114 2504 West Park Row B-5 Arlington, TX 76013

(817)821-7784

"My Success Letter"

November 14, 1999

Dear Jennifer,

I am excited to share with you my success story. I started as many others with experimenting with different home based businesses. All of these doomed to fail for any number of reasons:

- Little or no support
- Little or no formal training
- Impose on friends and relatives

I can assure you that you will receive support, training and much more from ABS. All you need to do is work at it and be persistent. Let me tell you what I've done so far.

I completed my training at ABS on August 20, 1999. From the beginning I have had nothing but support, guidance and encouragement from Jennifer Garrett and Virginia Griffin. I work a full time job and spend about 20-25 hours a week on my business. I spent a lot of time in the beginning putting together marketing materials, and setting up my business. My first marketing approach was mailing PPP and EMC brochures to doctors on October 5th. I made follow up phone calls to this mailing and got a couple of doctors that were interested; these were optometrist and chiropractors. I kept making phone calls to those every week until I got an appointment for a PPP presentation on October 5th with an Optometrist office manager. Nervous and anxious I made my presentation on the Patient Payment Plan and she was impressed, but had to get approval from the two Doctors in the practice. Continued follow up phone calls until, Jennifer Garrett suggested that I drop by the office with some goodies. I went that afternoon and left some cookies, but the office manager was out to lunch. That afternoon I received a call from her wanting me to come by and pick up the signed contract. On November 5th I had my first contract and of course my first check! Now, she wants to set up an appointment to discuss EMC.

So get out there and stay with it. You do have the tools and support to succeed!

William Carrier


President

Houston CashFlow Solutions

2951 Marina Bay Dr., Suite 130-140 • League City, TX 77573

2003

Welch
Director of Licensee Support
American Billing Systems, Inc.

Dear Lenny,

Great news! I just signed my first contract with a local physician for the Patient Payment Plan and Wellness Program. Persistence, patience, and positive self-talk helped me acquire my first client.

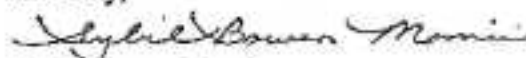
As a nurse working two jobs, my time is limited. However, I took your advice and followed the marketing plan we learned in the ABS training. I've tried just about everything, including warm calls, cold calls (my least favorite!), letters, postcards, lunch meetings, goody bags of candy with a business card attached, and telemarketing. I kept in mind that Annette said it took about 100 contacts to get one appointment, which has helped me stay positive after hearing "no thanks" 99 times! Several times over these last two months I have felt discouraged. Fortunately, my business partner/ husband, Keith Momii, and Lenny gave me encouragement and support to get over the hump.

My new client is an internist I have known and worked with for 3 1/2 years. Although he is a good doctor, he has no office manager, works very long hours, and picks up many of his new patients through the hospital emergency rooms. He told me he has many outstanding unpaid accounts and many patients do not return to see him after hospitalization. He has a billing service and wants to stay with them for now, but did not know the answers to many of the questions I asked him during his practice analysis survey. It took 4 weeks, 4 appointments, much persistence, and several lunches for the office staff, but I convinced him that we could improve his cash flow and build his patient base by introducing the Patient Payment Plan and sending out Welcome cards and Reminder cards to his patients. I am designing a letter for him to give hospitalized patients to encourage them to return to the office for care after discharge; it introduces payment options, including the PPP.

I thought this would be a fairly small account. However, Lenny, I am pleased to hear you tell me it may be more lucrative than I first thought. I am charging \$300. for the set-up fee, plus \$17.50 for each package of PPP fliers. The Wellness Program will be based on volume, with fees ranging from \$2. to \$1.50 for each postcard.

Keith and I send our sincere thanks to Lenny and the American Billing Systems staff. The training, support, and fantastic marketing literature have made it all possible!

Sincerely,



Sybil Bowers Momii

Sybil Bowers, RN, MSN
Tel: 281-334-7707 • Fax: 281-538-9859

CASH FLOWS



BUSINESS (206)444-9900
MOBILE (206)841-0554

FAX (206)901-0385
E-mail dbrinehold@aol.com

Dear ABS,
August, 10, 2001

Hello once again from Washington! The dental convention brings yet another client my way. This dentist has an Acct. receivables debt of over \$200,000! We will begin by collecting that. Each new patient will be automatically set up on PPP if they cannot pay in full at time of service. They are anxious to get started.

I need to again say thank you to the staff of ABS for their support and communication. They are quick at getting back with me so not to leave me in the dark for very long on any thing.

We are having a great time talking about this service. We can now say "When my husband quits his job". It is in the future for sure.

Thank you for this opportunity to have my own business!

Debbie
Washington



BILLING SOLUTIONS, INC.
Maximizing your business income

740 EAST 3900 SOUTH #150 • SALT LAKE CITY, UTAH 84107
PHONE 801-288-1112 • FAX 801-288-1191

November 10, 2000

Lenny:

I dropped off a PPP pamphlet to a dermatologist's office last week and made sure it went to the person who is in charge of billing. When I called back on Wednesday, I was referred to the Dr's wife. Yesterday morning I met with the billing person and Mrs. Dr. The pamphlet essentially made the sale. The meeting was more a discussion about how to implement the program rather than to explain it. I have to provide a flyer for their patients, that explains the program, and I learned that ABS now has one. Mrs. Dr. was very pleasant and suggested that I approach the other medical practices in her building. I have some commercial customers who are interested in the PAC. I'll let you know when I close my next customer.

I am experiencing plenty of competition in my area. I have been a commission salesman for a long time and other licensees should realize that they only need a small part of the business to make a nice living. The training manual's suggestion that building this business is 'a process,' is the best guideline in the entire training manual.

Thanks for ABS's support,


Dennis M. Gross

Have a great day!

Reflections Cash Flow Technologies

May 14, 2001

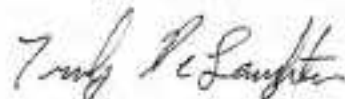
American Billing Systems
13740 Research Blvd., Bldg Q-1
Austin, TX 78750

Dear ABS,

We sold another account! This is our fifth month in business. Although we have been concentrating on marketing for electronic billing services, we have still been leaving the PPP brochures at medical and dental offices. We leave the brochure with a business card, and if possible ask for the business managers name.

A friend of ours is an alcohol and drug counselor. During conversations, we had told her about the business. She was going into private practice and was looking for ways to ensure payments. After telling her about PPP she was immediately interested. She has a contract with a local school and is accepting their payments through PPP. Thanks again for your help and support.

Sincerely,



Trudy DeLaughter

Progressive Business Solutions

P.O. Box 592
Thomasville, NC 27360
Phone 336-472-2995
Fax 336-471-2998

Dear Jason,

11/9/00

I'm back again! Signing up my 2nd client...all on the same day! This is terrific! I am so excited. This account consists of 3 Oral Surgeons in 3 different offices. Here is how I signed them up with the PPP:

Much like my last account, I dropped off a flyer and my business card. I followed up with a telephone call a few days later and scheduled an appointment to discuss the benefits of the PPP. The office manager said she would share the information with the office staff. I didn't think the "office staff" sounded too promising. What a pleasant surprise when I called the office manager back and she told me that they wanted to give it a try. I signed them up the next morning.

Thanks to Jason, and the rest of the ABS staff, for all their help. I couldn't have done it without them!

H. Osborne



U.S. Business Solutions, Inc.

5044 Blue Heron Drive New Port Richey, FL 34852
727-849-5910 Fax: 727-849-4932
steve@erickson@ernedsoft.com

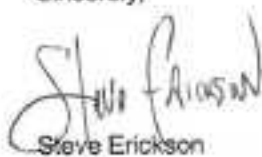
April 19, 2004

Lenny Welch
306 East Post Oak
Burnet, TX 78611

Dear Lenny Welch:

As you know, I have been an ABS Licensee for over two years now. Since the start of my medical billing business I have now grown to almost 100 medical practices nationwide. I can't tell you how exciting it is to have an income of over \$400K per year now. I never imagined when I started this endeavor that we would grow to where we are today and it only gets better day by day. For those people who are out there that are thinking about getting into this business I have some advice. This business is very rewarding and it can be challenging at times. It is exciting and it is fun. With hard work and determination it really does pay off. The best way to get new Clients is to network yourself and go door to door. Let these Doctors know who you are and what you can do for them. You also need to tell them why outsourcing is the best way to go. Some Doctors are educated about outside billing businesses while others have never even thought about it before. There is not doubt that it can get tough at times because there will be times when you get rejected and turned away. Just remember they are not rejecting you personally. They are rejecting the concept. If there is one thing that I have taken from ABS and there are many it is this. "The only way a person can lose at anything is by quitting." "If you never quit than you can never lose." That makes complete sense. Lenny, this week we have brought on 4 new Chiropractors. I am so thankful to have found ABS. Keep up the great work and thank you so much for all of your support.

Sincerely,



Steve Erickson
CEO
U.S. Business Solutions, Inc.



Accelerated Cashflow Solutions

10220 Esthner
Wichita, KS 67209
Office: (316) 729-6610
Toll Free: (877) 427-0129
AccelCashflowSol@aol.com

June 14, 2000

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

Dear Lenny:

We have signed our third contract today, a local storage company. It almost seemed too easy. I was getting near the end of my list of prospects, then suddenly three in one day.

After all that Ron has been through the last four months, my personal goals were way off sync. But after today, I am much closer to being back on track. Funny how that "pay check" can motivate you and make you forget about all the calls you make that didn't pan out.

Thanks for being there.

Sincerely,

Linda Neifert



Accelerated Cashflow Solutions

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

January 30, 2001

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

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 fifth client of the New Year. This client is a new business in the area specializing in wedding and party planning. The local paper had a great write-up on them in the business section a couple of weeks ago. Later that same week I contacted them about the *Pre-Authorized Checking* and *Check-by-Phone* services we could provide. The timing couldn't have been better.

As a new company, they had numerous start-up costs to consider as well as being affordable and able to meet the needs of their customers. Because they are new, they have not entered into a credit card agreement with their bank and have been faced with that issue more than once with customers. Lets face it; we are a payment society.

After our initial meeting, they again met with their bank about accepting credit cards. The bank is a strong competitor as they can provide "electronic debiting" as well as other banking perks in addition to credit card processing. My clients admit that at some point they may be forced to accept credit cards to be competitive and accommodate customers requests, but for now they are going to only offer PAC and CBP as alternative payment methods. The bank could not touch us when it came to the actual cost involved for implementing PAC/CBP versus credit card. They are very impressed with our flexibility to meet their needs as well as their customers.

As you know, we have customized brochures for all of our clients to present to their customers explaining PAC. They were so impressed with the job we did on their client brochures; they have sub-contracted us to do all design and typesetting of any brochures for their new business as well. That was an unexpected bonus. It is a fun and creative thing that has cemented our business relationship even more. I have enclosed a copy of their PAC brochure.

This year has certainly gotten off to a great start. I hope we can keep up the pace.

Sincerely,

Linda Neifert
Dir. of Marketing & Client Services

enclosure

High Impact

business solutions

Creating Cash Flow Solutions For Todays Business

December 11, 2000

Mr. Lenny Welch
American Billing Systems
Austin, TX 78750

Dear Lenny,

Finally! We just landed our first account! I remember both you and Annette saying that it was HARD work that got you your first account but I not sure I understood just how hard it really would be. I fully expected to land my first account within the first two weeks. We discovered, quickly, that Dr.'s are very hard to get into see and when you get an appointment your chances of having it re-scheduled are very high. Lets just say there has been a little frustration in getting this business started.

Brad and I completed the training the last week in September and 7 days later I left town on a 14 day vacation. We hit the streets hard when I returned and it has taken us 6 weeks, of working very hard, to land our first account. Last Friday we signed a PPP with a cosmetic medical practice. This is going to be a slow moving account since the Dr. is just now adding the payment plan to his services. Our business will grow with his business.

I wanted you to know that we have been very happy with the support we have received from ABS. When we first started Bret was a very big help with the entire computer "setting up" and was able to get us ready for business. He is a very patient man and we really appreciated his help. Now that we have signed an account I am sure Bret will on my speed dial again! Most recently we have been calling Jason, a lot, for help and he is always ready and willing to do what we need. He has helped with faxes, forms, lists, marketing scripts, etc. All of your staff has been friendly and helpful

We know that we still have a long haul ahead of us but we are sure that with our hard work and ABS's support we WILL be successful.

Sincerely,



Carla Coyle Zafereo & Brad Roberts



Accelerated Cashflow Solutions

10220 Esthner
Wichita, KS 67209
Office: (316) 729-6610
Toll Free: (877) 427-0129
AccelCashflowSol@aol.com

June 14, 2000

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

Dear Lenny:

We have signed a contract number two. It is the second one today. Another storage company here in town. We are working on marketing letters for his existing tenants to hopefully convert them from credit card or personal check to PAC

I was getting somewhat discouraged but managed to hang in there, and it paid off.
Thanks for all your help and encouragement.

Sincerely,

A handwritten signature in blue ink that reads "Linda".

Linda Neifert

Monty & Colbert Billing Consultants

8023 14th St. N.W.
Steinwood, WA 98292
360-653-7124 or 360-654-9344
360-658-7316 or 360-654-0935 Fax
tammycolbert@aol.com
jennifer.monty@grc.net

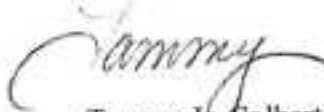
August 29, 2000

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

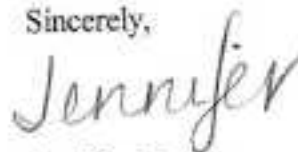
Dear Lenny,

Success number 3! Well, we just signed another vet for PPP. This is becoming easier each time. They are going to be using PPP as another option for those people who don't qualify for Care Credit. They are going to sign up aged receivables also. The office manager we just signed today has already spoken with a friend from another vet about the PPP. We should be able to have a meeting by next week, resulting in success letter number 4.

Sincerely,


Tammy Jo Colbert

Sincerely,


Jennifer Monty



Accelerated Cashflow Solutions

10220 Esthner
Wichita, KS 67209
Office: (316) 729-6610
Toll Free: (877) 427-0129
AccelCashflowSol@aol.com

June 14, 2000

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

Dear Lenny:

Well, it finally happened. We signed a contract today. This is with a storage company here in town. It happened just as you said it would. I went to the meeting with contracts in hand. The gentleman I spoke with is ready to drop credit cards all together now. He is opening a new facility in the near future and is considering making PAC the only option of payment.

It didn't hurt anything that his office manager is also a former banker. In fact she was enrolled in two classes I taught while working at a local bank. She fully understands the concept and was very excited about the change. She is also looking forward to eliminating the credit card hassle once and for all.

It is as you said in class, a matter of numbers. We had sent out letters to 30 companies for PAC and have three pending and the first of three signed contracts. It pays to be patient. I could not have done it without the unending support of my husband and yourself. Thanks for all your help and encouragement.

Sincerely,

Linda Neifert

INNOVATIVE CASH FLOW SOLUTIONS

VICKI BROCK
119 TANGLEWOOD DRIVE
BURLESON, TX 76028
817-447-2476

August 31, 2000

Mr. Jason Hayes
American Billing Systems, Inc.
13809 Research Blvd.
Suite 705
Austin, Texas 78750

Dear Jason:

I am writing to let you know I signed my second contract on August 22, 2000. Another dental practice has engaged my services for the Patient Payment Plan.

This account was as easy to get as the first. It just took me longer because I've been sitting in neutral for the past few months. Once I got myself back in drive I had this one within a week. The office consists of three dentists and I'm told it is a very busy practice. I did approach them about their claims filing, however, they advised they were already doing it themselves with a very low rejection rate. I'll give it a little time and then go after this again!

I met with the office manager and front office staff to do my little training session and let me tell you they were very excited. They started asking me if I had contacted first one dentist and then another. They gave me two cards of others to whom they refer business and asked me to contact them. They also were making suggestions about other types of businesses that might use PAC. With a group like this, I won't have to do the work, they'll be doing it for me!

Again, thanks for all your support. I'm looking forward to my continued success.

Sincerely,



Vicki Brock

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

Tom Parris