

The Rockford Group

718 Brentwood Lane Richardson TX 75080
Phone: 214-478-1028 Fax: 972-669-1017

Dear Janelle:

My son's school band program does not provide musical instruments. We rent his saxophone from a local music instrument company, and after they send us an invoice, I would write a check each month to the company.

Their invoices, done in what is called impact carbon printing, looks like something from the 1950's. They appeared to be a perfect candidate for Pre-Authorized Checking.

I called the music company, and eventually got the president's name. I wrote him a letter, and made a copy of their outdated invoice to us. I attached their invoice to a copy of three sample PAC bank drafts, and asked them, "Which one would your customers rather receive?"

They have approximately 40,000 monthly rental customers, so when I finally met with the president, I told him that the invoicing costs alone are costing them \$160,000 a month. He did not disagree.

They have been slower to convert their customers to PAC than I would like, but we have 1,200 monthly clients from them. They pay us a 3% on the dollar amount, with the average rental amount being \$28.00. It is not much now, but the momentum is beginning for a more aggressive marketing effort.

This company purchased a smaller music company (10,000 monthly customers) in North Carolina, and they just gave me the green light to begin *their* bank drafting, too.

I am meeting with the new CFO in two weeks, to plan a mailing campaign to increase their customers by at least tenfold. The morale of the story: hit your warm market first and often.

Tom

Tom Parris
Dallas

INNOVATIVE CASH FLOW SOLUTIONS

VICKI BROCK
439 TANGLEWOOD DRIVE
DURLESON, TX 76028
817-447-2476

October 4, 2000

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

Dear Lenny,

This is so cool! I just signed up my third doctor, an oral surgeon. I will be providing electronic claims filing, PPP and Check Collect for them.

This is my first account for which I'll file claims. I'm charging them \$2.00 per claim which was the only way I could get the account because they already had someone else in mind who charges that rate. I decided if this would get me the account and allow me to gain experience filing claims it was worth it. They only file 35-50 claims per month, but they are on a real push to grow the practice as the surgeon just purchased the practice in March of this year. I did charge them a \$250 set up fee plus the \$150 to register with the clearinghouse.

One of the best things about this account is **they called me!** My first account, for which I provide PPP, referred me to them. I originally went in to talk with them about that service. During the meeting I asked if they were filing electronically and when she said no my eyes lit up. I then proceeded to tell her that I could also provide this service as well and eliminate the need for her to work with another company.

I can't express to you how wonderful it was to have someone call me wanting me to work with them. This truly came to me at a very low moment. Just as I was beginning to feel as though I'd never be able to make this business a success, the telephone rang. It was just a little reminder that the Lord is in control and does answer our prayers...in His own time. I'd also like to tell you how very much I appreciate all of your wonderful support. Jason, Janelle and all the others are always so helpful, patient and positive. I'm very sincere when I say I couldn't do this without you.

Sincerely,



Vicki Brock

Patrick Phillips

From: Patrick [patrickp@charter.net]
Sent: Monday, January 06, 2003 11:53 AM
To: Helen Parker (hmparker@austin.rr.com)
Subject: Linstroth Success story

GREAT success story!

-----Original Message-----

From: Rachel Linstroth [mailto:gbs_llc@hotmail.com]
Sent: Friday, January 03, 2003 3:29 PM
To: lennyw@americanbilling.com
Subject: Success story

Lenny,

The time has finally come when I can submit another success story. The experience has been rather bittersweet. Back in August of 2001, I started out on my very first day of marketing my services. I went to three physician offices. All three of them seemed less than interested, and needless to say, I felt my first wave of disappointment. I still followed up with each of these offices through phone conversations just in case they were remotely interested in how I could change their lives. A few months later, I signed on one of these MDs and have been working with him for a year now. I feel that I have totally redone his office and have established a great business relationship.

I did not give up on the other offices that I originally visited. Whether they really wanted my services or they just got sick and tired of me bothering them throughout the last 16 months, I have just signed on one more of them. It is a foot and ankle clinic, and I am starting out by filing their Medicare and Medicaid claims. As time goes on, I hope to be filing all of their claims. Hopefully that won't take another 16 months, but I will be patient. It's probably good that I'm starting off small with them. With baby number 2 on the way, life has become even a little more hectic than it already was.

Thanks once again for all of the encouragement and support you've given to me since the training. I can't describe how fulfilling it is to know that I started a successful business that's self-sustaining and starting to turn a profit. No one can ever take that away.

Thanks again,

Rachel Linstroth
Guaranteed Billing Solutions, LLC

MSN 8: advanced junk mail protection and 2 months FREE*.
<http://join.msn.com/?page=features/junkmail>

Patrick Phillips

From: McDaniel McDaniel [mcdaniel_cashflow@yahoo.com]
Sent: Sunday, November 07, 2004 11:21 PM
To: patrick Phillips
Subject: HUGE Thanks

Good evening, Patrick,

Les and Cynthia here. As we reflect back on the last year, we are sitting here in awe with everything you have been to us and that you have done for us. Pat, we owe you a huge debt of gratitude. When we went into this business, little did we know that we would have such a wonderful friend and mentor as yourself. It's been so amazing and you've been by our side every step of the way. Pat, we are making weekly deposits now. We have been putting cash in the bank regularly. We have had at the low of \$150 to a high of over \$1600. This week alone we have 4 checks, including 2 that are PPP set-up fees. Things are growing seemingly by the day here. Just in the last week, we had a referral from Medrium, one of our clients gaining a brand new, 250 bed facility, and another referral, this one from! a client. We actually called Medicare once recently, we told them that we were calling from McDaniel Cash-Flow and Billing Solutions, and they said "McDaniel Cash-Flow and Billing Solutions....Wayne Landau, Sheila Calmese...". They actually knew who we are just from the company name. The Medrium referral we will be following up on with them very soon, the one from the client we are going to follow up on with the help of Lenny, because he has a lot of home health codes that we have to follow up about. Business seems to be getting better day by day. We are amazed.

Patrick, from the bottom of our hearts, we want to thank you for taking us under your wing, for being our friend, our mentor, another father figure to us. We feel like a part of your family. We feel you a part of ours. Our lives have been so enhanced and improved because you are a part of them. We are so fortunate to have you in our lives, to have you just a phone call away. We are so thankful that you take time out of your busy schedule for us, and we can tell you really sincerely care about not only our success, but us in general, as individuals. THANK YOU so much for being you. Thank you for everything you have done. We can't wait to see what the future holds, not only within MCFBS, but with ABS, with yourself, with Freedom Builders. We are in awe of everything you are and you do.

Patrick, we never ever thought when we started on our new journey that we would be looking into financial success this fast. I am literally going to be able to leave corporate America early 2005 (January 4), and go into my business full-time. We can look at our future in a whole new way and limitless. We know now that the sky is the limit, and we are above cloud 9.

In closing, once again, thank you so very much. You and your family are and always will be in our daily prayers. We love and cherish you, Patrick.

Les McDaniel and Cynthia McDaniel
MCFBS.

P.S. Testimonials will be on their way soon for the last 2 that we haven't sent yet. Take care, Patrick.

Do You Yahoo!?

Tired of spam? Yahoo! Mail has the best spam protection around
<http://mail.yahoo.com>

September 26, 2000

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

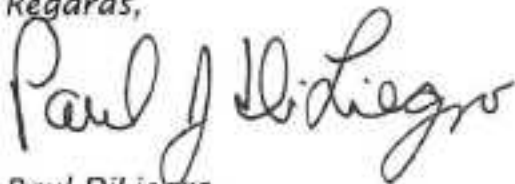
Dear Lenny,

Just wanted to drop you a line to let you know how we are doing. We have been a licensee for about 8 months. During those 8 months we have acquired 4 accounts. Three medical billing accounts and 1 pre-authorized checking account. As discussed, the first account was the toughest account to acquire. Since then we are starting to add accounts at the rate of approximately one account per month. I don't know how we would have done it without the guidance and support of American Billing Systems. The support that we have received from you and in particular Jannelle Johnson has been outstanding. Without Janelle I don't think it would have been possible to navigate through getting our first customer running smoothly.

I've tried a number of approaches to marketing: ads in medical journals, broadcast faxes, networking groups and the local chamber of commerce in my city. Thanks to the marketing tips and materials from ABS all the avenues we've chosen to market our business have produced results.

Thanks again for all the help. Keep up the good work!

Regards,



Paul DiLiegro
Absolute Cash-Flow Solutions

Precise Cash Flow Solutions

900 Callicott Dr. Suite #1
Coldwater, MS. 38618

Sept. 14, 2000

Dear Jason;

On August the 15th I was coming home from an appointment that I had with a family practice. I stopped by an eye clinic that I talked to earlier. I went in and talked to the doctor, he said he was in much need of help. We talked about the set up fee and a price per claim for filing his claims and he agreed right there and I came home with client #2. My goal is to have 3 clients by September 5th and I'm going to reach that goal.

Thanks so much for all your help, support, and encouraging words.

Tracey Brewer



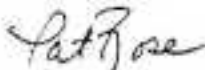
Precise Cash Flow Solutions

During our visit, we discussed the Patient Payment Plan in great detail. We explained how the plan works, and how the practice and patients would benefit from it. Before leaving that day, we had a signed contract for the Patient Payment Plan and received a \$100.00 check for the set up fee. The PPP now gives their patients another payment option besides strictly cash or credit card. And, many of their patients are able to continue their treatment plans on a longer basis, therefore, making everybody happy. Before leaving that day, we set up another appointment to continue discussing the filing of their insurance claims electronically.

On our third visit to the office, we were able to explain in great detail how outsourcing their insurance claims would benefit the practice. The doctor was very pleased and willing to outsource his insurance claims. We charged a set up fee of \$450.00, \$4.00 per claim and will be filing approximately 250 - 400 claims per week. We are very excited to receive our first check for the claims we are filing this month and from the Patient Payment Plan.

Finally, I would like to thank Virginia Griffin, Lenny Welch and especially Janelle Johnson for all your support and help. You were there and when you said you would be, you helped guide us through all our questions, gave us enormous technical support, and continue to do so on such a short notice. We feel much more comfortable know having ABS, Inc. beside us, and look forward to our continued success with our business and ABS, Inc..

Sincerely,



Pat Rose
Billing Consultant



Automated Billing Services

February 8, 2000

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

Dear Lenny,

I want to take the time to share with you and ABS, Inc. our experience in establishing our first account as a billing service center.

Before acquiring our first account, Vicki and I spent two years researching other companies that offered electronic claims filing. We were focusing on filing insurance claims only, because that was what we were familiar with and what all the companies had to offer. We didn't find or feel comfortable with any company until we met with an ABS, Inc. representative. ABS, Inc. gave us the knowledge, support and encouragement to establish what we have done with our business.

First of all, we spent one week setting up our office. We decided January 3rd would be the perfect time for that because of prior obligations. However, on January 10th we sent out our first marketing materials which consisted of flyers provided by ABS, Inc.. On January 12th, we followed up with phone calls, and then preceded to cold call on the providers that were not filing their insurance electronically.

The first office we called on was very interested in what we had to share. After speaking with the receptionist, office manager and the doctor, we left them with a folder that contained an audio tape, brochures and worksheets for them to review. Before leaving that day, we were able to set up an appointment with the doctor and the office manager later that week.

On our second visit, we were primarily going to focused on the electronic claims filing. The doctor had heard of another doctor that was outsourcing insurance claims, and the savings it is currently providing the practice. However, after they listened to the audio tape, the office manager and doctor were not only interested in the electronic claims filing, but the Patient Payment Plan as well. Therefore, we think the audio tape was a big help in establishing this particular account.

on the side of the road I couldn't even breath!! Lenny asked me all kinds of questions about how I presented my presentation, not that I could even remember the only one I do remember is he asked me to remind him how many claims we would be going and how much we were charging. I told him 16,000 claims a month at \$2.50 per claim. Then he informed me that we would be making **1/2 million dollars a year,** just on the claims filing. The tears started flowing, I told Lenny I couldn't even imagine that amount of money and that I had never even seen a hundred dollar bill until after I got married 5 years ago. He put me on hold and then got on speaker with Annette, Marc, Virginia and a bunch of other people and told me to tell them what I had just told him and then he told them how much money we would be making. I felt like I was at a pep rally or something everyone was screaming and cheering for us and our success. Annette asked me what was the best part of all of this for me and I told her we would never have to worry about paying for our 8 year old daughter's college. I was wrong the best thing is now we will never have to worry about paying for any of our children's college. A week after we signed this account, we found out we are pregnant.

This business has been a true blessing for our family. The people at ABS are the most caring and concerned people I have ever met and can't believe that they share this information with people. I was scared to death to pay out the \$10,000 but I never could have known how little that is to pay to be able to spend the rest of our lives debt free. Our investment will be paid off the first month with this account, Lenny tells me this is not the norm, but I encourage you to make the phone calls, send the faxes, and cold call(not that I've done this one yet). This is the best thing you could ever do for yourself or your family.

God Bless,



Sonya Bowman

Christopher W. & Sonya L. Bowman
Southeastern Billing Solutions
1314 Kings Circle
Pell City, AL 35128
205-338-4307

April 19, 2000

Dear ABS Staff:

What an amazing couple of weeks it has been for us. I never dreamed of growing this fast or being able to make this much money so quickly.

I was a stay at home mom and I was going to talk to this office manger over 20 clinics. The first thing I thought was this lady is going to think I have no idea what I am doing. I was 5 minutes early to the appointment and just a word to the wise never be early they will make you wait and it will feel like days. Anyway, after the lady called me into her office she was very cut and dry, I asked the questions and she answered them there was no extra conversation and trying to get to know her was not an option. By the time I left the office I called my husband from the car crying telling him how much I screwed up the account and there was no way they were going to use us. Then he asked me did I get a return appointment? and I said I was to meet back with her in a week. He said you must have done okay you get to go back and try it again. So, I go home and call Lenny and tell him how much I blew it and he assured me if I blew it as bad as I thought I had I would not have a return appointment. I ran all the figures by Lenny and asked 10000's of questions. Thanks Lenny for walking me through being scared to death.

So, I go back to meet with this lady in a week (Friday morning 9 AM), and I take 6 dozen warm glazed doughnuts to ice the deal so to speak. This can't be the same person that I met with a week ago, she is the kindest person and so friendly. We go throughout the presentation she is asking me questions left and right and I am giving all kinds of answers hoping I don't sound like a babbling idiot. We are going over the contract and then she says "Honey, do I sign right here?" I almost fell out of my chair I was so excited, but as calmly as I could I said "yes mam." She thanked me and said she was moving offices the next day and wanted us to start in 3 weeks. I told her we would be glad to get started right away.

This time when I got to the car and called my husband he said "If you got the deal that's great but if you didn't that's okay too." I then told him "WE GOT IT!!" He asked me what part and I told him both, the insurance filing and the patient payment plan. The next call I made was to Lenny and told him our news, I was so excited I had to pull over