

hand to give to them, so I handed them both the brochures and briefly talked about the PPP. I basically wanted to get in and out of there as soon as I could, and hoped they wouldn't ask me anything about the EMC.

I visited a total of about 7-8 offices that day. The only thing that came out of it was this DMD's office which I accidentally stumbled into. The office manager called me the next morning after I had dropped off my brochures. She was interested in the PPP. I met with her twice and on the 2nd appt. she signed the contract (April 12th) - my first account!

Thanks to the help of Steven and Mary. They both helped to calm me and explain what I needed to do, step by step, and told me what documents I needed for this program. They even e-mailed some of the information I needed.

I would also like to mention the smooth transition with Steven taking over for Jason. When I first became aware that Jason was no longer with you, I thought we were going to be left dead in the water. However, Steven has really stepped in and taken over. He is a great asset to the company. Thanks for all your help Steven.

I would also like to send my thanks to Phyllis, for always being so pleasant every time we call in.

Sincerely,



Rita Becker / Jerome Zimmerman
Quality Billing Services

April 25, 2001

American Billing Systems, Inc.

Subject: Success Story

We attended training in January, 2001(10th-12th); we signed our first contract on April 12, 2001 (Patient Payment Plan).

Once we signed the contract with ABS, we were determined to do what ever it takes to make it work.

We were very excited, yet apprehensive, about coming to training. We left feeling overwhelmed, however, excited and ready to dig in.

After returning back home, our first method of marketing was calls, in addition to dropping off brochures to doctor's offices. I attached my business card with a small bag of candy to the brochures I handed out.

I've never had any experience in any type of sales/marketing, nor did I have any desire to be in sales. When I made my first two calls to the doctors' offices, I hung up when they answered. The doctor himself answered and I was not prepared to talk directly to the doctor yet. I was expecting an administrative employee to answer. Once I finally got the nerve to talk and not hang up, I called three more offices. On that 3rd call, I scheduled my 1st appointment. I was so shocked when he said he wanted to see me, I almost said "you do?"

By March, 2001, I had gone on appointments with 3 different chiropractors. I went back for a 2nd appointment with all of them and delivered the proposal. None of them signed, the first 2 said they weren't ready to take the step yet. The third one wants me to call her back the 2nd week of June.

The end of March I was out delivering brochures to doctors in a fairly new office complex. I was not pursuing dentists, so I was intentionally staying away from their offices. However, this day, I accidentally stumbled into a DMD's office before I realized it. When I heard the dentist's drill, I realized what I just got myself into. I had my lingo down where I started in on EMC Filing and I would briefly mention the PPP. I was at a loss of words. I knew I didn't want to market the EMC, however, I had my business card and candy stapled to the EMC brochure, and I already had both brochures in my

173 Patterson St.
Ashland, OR 97520

October 9, 2001
ABS
13740 Research Blvd., Bldg. Q
Austin, TX 78750
Attention: Steve Phillips

Dear ABS Family,

I have signed my first account. It took me a few months but a little hard work and persistence finally paid off. Dr. Black signed up for the Patient Payment Plan. It took him awhile to review the marketing materials I sent him but when he finally did check them out he was totally excited to get started. Thank you so much Steve for your great help and for being there everytime I need your guidance. And thank you Mary for spending hours helping me get my computer fixed so I can print the checks for the doctor.

Travis Richardson



Aspen Professional Services

For All Your Cash Flow Solutions

June 18, 2000

Dear American Billing Services:

It has been a long time coming, but I signed my first account on May 29th, 2001 with a chiropractor. I am providing them with the electronic claims filing service.

I attended my training session in April of 2000. I went home, named my business, opened a checking account and designed and ordered my business cards. And that is where I left it.

I had a few personal tragedies deter me from starting my business. I did not think I could handle one more thing to work at and worry about. Then with the birth of my first child, a baby girl, in February, that was the eye opener. I did not want to go back to work.

Well, I did have to go back to work. And that first day having to leave my baby with someone who would spend more hours in the day than me was heart wrenching. So I dove right in. I took a day off of work. I picked out ten medical businesses to solicit. I walked in, introduced myself and left them a couple of brochures as well as some candy. I was scared to death. Marketing was not my cup of tea. Before I went in to my first business I sat in the car for ten minutes trying to psych myself up. But I went in to each business, then I did follow up calls and got my appointment with the chiropractor. The rest is history.

I must admit though, this is quite the challenge for me. It is hard to manage being a wife, a new mom, having a full time career and also starting my own business. But I look towards the future and know that it will be worth it in the end. With my first account opened, I know others will follow. Then my goal of being able to quit my full time job to stay home with my little girl will be met.

So for those of you who are trying to balance other things and struggles, it can be done. I am living proof.

This account would not have happened without the words of wisdom from Lenny Welch and the advice and encouragement from Steven Phillips. Thank you both with all my heart. Also, a huge thank you to my husband, Dan, for his support and encouragement.

Sincerely,

Lisa D. Rodgers
C.C.F.S

overhead , not to mention the physical labor involved and the wear on my body. I've also owned a couple of other businesses as well along the way but NONE of them will match what potential there is in this business.

I encourage everyone to use every bit of marketing materials ABS has to offer. Don't stick to just one thing. What may work for some may not work for you and what didn't work for others may be a home run for you. Don't be afraid to spend the money on materials or the time to make things happen , most important **DON'T LET ANYONE STEAL YOUR DREAM** , keep your eyes focused on you dream , keep in close contact with the ABS support staff , keep your eyes on the LORD and You Will See Success!!!

Don't make the mistake so many other people make, they are willing to go out everyday and do what ever it takes , to make the company they are working for , successful. Then they decide they want their own business and more freedom but, when it comes time to do what ever it takes for their business , they, for what ever reason. don't do as much.

September 29,2001 will be the anniversary of the day I decided to have financial freedom for me and most of all my wife and daughter. Between now and then , my goal is to have 4 more new accounts.

As for Steven , Lenny , Jody , Chris , and Mary , I want to say thank you for all your help and support. I look forward to a long and lasting relationship. Will be talking to you soon. **KEEP ON MOVING ON !!!!**

Clarence F.

Frazier

I continued calling and writing letters and mailing them out in the Cash Solutions Folders and doing a follow up on every one. THEN , things changed ! I got my first appointment with a local newspaper and they were very interested in using the Check-By-Phone and PAC for their classified ad customers and told me they would get back with me.

I kept calling , writing and mailing to others in the mean time and THEN , my second appointment. This time it was with a town treasure. They were interested in the PAC and the Check-By-Phone as an option for their residents to be able to pay their water and sewer bills and also their real estate taxes. They called Lenny to inquire more information about the service. They told me they would be back in touch.

A couple of days later , the newspaper called me back and said they wanted to go forward with the Check-By-Phone. On August 8 2001 I signed my first contract. They told me they run about 125 new classified ads everyday and they are all pre-pay and the customer has to pay first before the ad is run. I then found out that the same parent company of this newspaper also owns 35 other news papers. LOOK OUT HER I COME!

In the mean time I kept calling , writing and mailing and following up and THEN , I got a call from the town treasure again. He said they wanted to proceed with the PAC and the Check-By-Phone. On August 15 2001 I signed my SECOND contract. They even said they were going to run a front page news release in their local paper in order to get the word out that the payment options are now available and they would also be including my company name in the news release as the company providing the service.

Oh , I forgot to mention , their local paper I found out is also owned by the same parent company of the newspaper I got my first contract with. HERE I COME AGAIN !!!

The same day I signed my second contract , August 15 2001 , I also got my third appointment. It was with another large newspaper and again they are very interested in the PAC and the Check-By-Phone. They told me they run between 2500 and 3000 classified ads every day and every one must be pre-paid. I haven't signed a contract yet but, I will be following up. In the mean time I'll be walking and handing out more tapes and brochures , calling , writing letters and mailing them out. THERE'S NO STOPPING!

Today , August 16 2001, I received a phone call from an office manager of a doctor's office in my hometown. She had received a tape and brochure that I left somewhere a month ago, I don't even know where. She said she was interested in hearing more about the services we have and then she would like to set an appointment with the doctor, her self and I.

I just wanted to say , NOTHING is possible with out God in your life and if he is first in your life, he will bless you over and over and he will help you succeed in your business as well. He will bless your efforts. however , nothing comes free and he will not bless your efforts if you don't put forth the effort

I PRAISE GOD and I give him thanks for giving me HIS wisdom and knowledge and the strength to keep going forward.

I've been a contractor for 18 years and made a lot of money but , I spent a lot on

August 16 , 2001

Dear Steven and Support Team,

My wife and I attended training September 29th 2000 in Austin Texas and then we came home and put everything on the shelf for awhile. I don't recommend everyone doing this , because the business will only grow one thing, a lot of dust and maybe even mold on the training material. We didn't pursue the business at first because I had so much other business to finish up with contracts I had with my contracting business. I knew I had to get that business out of the way first but I never lost sight of this business in the mean time.

Well I finally finished up everything May 10,2001. I knew now it was time to get serious but, I was a little rusty. I knew I had to brush up on what I had learned in training so I went on the LSS and watched the video training. (I RECOMMEND this to anyone who wants to just brush up on things and get back to the basics.) Then I hit the road running hard. I tried everything, I tried cold calling doctors offices but I never got past the office managers to even talk to a doctor. Then I tried visiting doctors offices. I got a little better response from this but, still no signed contracts. So , I thought well its time to try something else. I was determined to get the information about PPP, Check-By - Phone , Medical Billing , ANYTHING , into a doctor's hand. One day I had this wild thought , I went to my local hospital and I went to the designated parking lot for physicians only. I knew one thing for sure , if I didn't accomplish anything else. I would at least get a tape or brochure into a doctor's hand. I put a tape and a brochure on every windshield there, (42 to be exact)

The next morning about the time I figured doctors would be making their rounds, I went back again and did the same thing.(31 this time) I then started doing this every day at other hospitals for about 2 weeks. I put out over 1000 tapes and brochures and spent a lot of time walking but, still didn't have a contract yet. So, I changed gears again.

I then started calling companies and started speaking with them about their accounts receivables and how the PAC and the Check-By-Phone programs would help them. A lot of them requested information to be sent to them , so I did, I mailed or hand delivered another 150 to 200 brochures and tapes but , still no signed contracts.

I then , not only put out this information, I started finding out who the right people were as far as, company mangers, or finance mangers , account supervisors etc.... I then wrote letters to them and enclosed them in the CASH SOLUTIONS PRESENTATION FOLDERS.

I received my first call, from a trash and recycling company. One of the first things they told me was how nice and impressive the entire package was. They are still interested but , are still a little hesitant about any change but , I will still continue to follow up with them from time to time.

Business Billing Solutions

Putting the *F L O W* in your CASH!

home, take notes and draw up the Proposal adjustments as we talked. I had made a promise to myself that God willing, if I could just get my foot in the door, that's all I would need! Oh, by the way, it ends up that the actual "Billing Office" for this practice IS on the other side of town 30 minutes a way! This is only the beginning, Karen allowed as how they process 5,000+ claims a MONTH and that eventually she feeld they will be switching over and give me that business also! Thanks so much Jason! When I found out I got the account I immediately called Jason and asked him if he had his "Dancin" shoes on as I just got my first account! I know I did, as I was doing my own little dance!

Keep your chin up, it will happen when you least expect it! It's all in "Gods timing" not necessarily ours!

Elizabeth Petersen
Business Billing Solutions

Business Billing Solutions

Putting the *F L O W* in your CASH!

The first thing that comes to mind is "OH WHAT A FEELING!" to get my first account. I went to the training at the end of June and was all hyped up to get into the marketing aspect of my new business! I went to training with my business cards already printed, business name of course already selected, licenses done, etc. This was all thanks to Casey Gallock who emailed a wonderful five page (things to do) list to me before I went to the training. When I returned back to my job from training I found many things. . . which had not been done or even looked at, we had down sized and oh by the way (to make a long story short) I was now doing billings (commercial and non-commercial), collections, tracking cost and oh. . . Accounts Payable! Needless to say, I felt like I was not going to get much time to market my new business. I called and sent out brochures with "ok" response but nobody was interested to sit down and talk. They ALL seemed to have something that "ALREADY WORKS"! This went on for a couple of weeks, I was making phone calls on my lunch hour and going and visiting people, florist, etc on Saturdays. The place that had first come to mind during my training was my kids Pediatrician office. I knew they already had electronic claims but new that they must need PPP/Collection Services. I hesitated as Lenny and Annette had both said "go across town and practice first", which by the way was good advice! I finally said what the heck and mailed a couple of brochures with an audio tape and a nice letter on my letterhead. I then called the Billing Manager (whom I had had several conversations with two years ago when I was struggling to pay my sons medical bills!) and said "Hi Karen, this is Elizabeth Petersen" I didn't even get out my business name before she says YES! From Business Billing Solutions! I just received your tape and brochures and would like to set up an appointment with you! WOW! Once we talked it was like we had known each other all along. She has a background in banking and it worked out wonderfully. I knew I was going to have to try REALLY hard with the 80% Listening and 20% Talking (I have been practicing that with my four children and boy what a difference when you consciously make yourself. . . shut up and listen!) but I went in there knowing that this is what I had to do if I wanted to know what they needed and what services I could offer! I had to make a few calls, some I drove home during my lunch hour and called Jason so I could be on my computer at

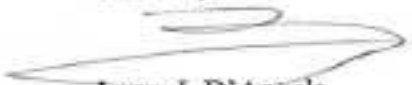
e-Bill Consultants
5909 W. 67th St., Suite B
Overland Park, KS 66202
Phone: (913) 677-4900

Success Story

I attended the American Billing Systems Training Seminar ending on September 15, 2000. I got back home on September 17th in the late evening. The next morning I began making calls to my "warm market." I had my first data gathering appointment with a physician, previously known by me on a first name basis, on September 28, 2000. The physician was in "pain." The reason I met with him initially was that, due to circumstances beyond his control, he was forced to assume the role of being his own office manager. I put together a proposal over the following weekend. I finalized my presentation with the support of the Marketing Department of ABS on October 1, 2000. I made the presentation to the Doctor ("Office Manager") on October 2, 2000. The doctor committed to becoming a client on October 6, 2000. I encountered many of the objections for which I had been prepared in the ABS Training Seminar. I received the support of the ABS staff during the marketing process. A mere 19 days after beginning my marketing efforts, I had my first client.

I have used nearly all of the marketing techniques that were presented at the ABS Training Seminar in Austin. My partner and I specifically used our "warm" market, networking and telemarketing. We now, not only have our first client, I have two other proposal presentations and an initial interview next week. One of these has the potential of a national contract. All of this happened in less than four weeks. The bottom line, for me, is that if you are willing to work, this business will really work for you. Thanks ABS! I am on my way to my freedom from a career that I hated for many years.

Sincerely,



Larry J. D'Angelo

Accelerated Cashflow Solutions



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

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

August 15, 2001

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

Dear Lenny:

After 18 months as an ABS licensee, I have finally gotten my first Electronic Claims Filing client. I was never comfortable selling this service because I had a financial background not medical, and PAC/PPP came as second nature for me.

After a discussion we had recently, I got on the intranet and took a look at the new Practice Management System. It almost seemed too easy. Then three days later, an executive from a local accounting firm called and said she had a client in need of our service, could I meet with them that day. Needless to say, I was still nervous about entering this new territory, but apparently no one else realized that. I walked away from the meeting with a new client.

The new Practice Management System is really great and Mary's support has been outstanding. I couldn't have done it without her. With every question (and there were quite a few) she provided very quick response making this conversion go extremely well. She is truly an asset to the company. I look forward to sharing this positive experience with everyone. With this new system and the marvelous support provided by ABS, there is no reason to hesitate to enter those "uncharted waters".

Keep up the good work.

Sincerely,

Linda Neifert
Dir. of Marketing & Client Services