

Lekardia Company, Inc.
Specializing in Cash Flow Management

December 6, 1999

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

Dear Jennifer:

Last Friday, we got our first contract signed. It was with a Periodontist for services regarding the Patient Payment Plan™. The following summary of how we got to this first contract is forwarded for your information. Perhaps there is something of value here that can be of benefit to others.

My wife and I completed our course with ABS on Friday October 1, 1999. Upon arriving back home, we immediately began to reformat our stationery and design other marketing material. After a few weeks, we felt we were ready to test our packet of material, but we contacted ABS first for a final review of what we had done. Several relevant changes were suggested. Most of those changes we went ahead with. A few days later, we received our new business cards from the printer and were ready to start making contacts.

Initially, we decided to contact various types of businesses and learn where our efforts might have the best results. Those first contacts included, friends who were executives in health care organizations, Orthodontists, regular dentists, various other specialties in medicine such as Pediatrics, Urology, Orthopedics, Internal Medicine, Ophthalmology, ENT, Urology, Family Practice, and Chiropractors, and the non-medical businesses of storage facilities and newspapers. Several referrals were given to us, which we followed up on. We did not have any success and subsequently began approaching Periodontists. This resulted in our first contract referred to above.

The basic approach we have taken includes six steps:

1. Prepare introductory packets for interested businesses (a summary of our services, commitment to confidentiality, description of the Patient Payment Plan™, application form, etc.).
2. Identify the businesses to contact and organize their contact data on the computer.
3. Telephone each business, identify the business office manager and arrange to drop off the material.
4. Follow-up with phone calls and personal visits.
5. Have contracts ready for discussion and closure.
6. Attempt to close when appropriate.

Along the way we have made various cold calls in person and dropped off our introductory packet with the business office manager. It so happens that the contract we got was initiated from one of these cold calls. They were looking for an alternative way to work with their patients.

Perhaps "persistence" is best how to describe the way this contract was found. I suspect that the next one will be found the same way.

Sincerely,



Gary Bishop



Date: 11/16/99

To: Jennifer Garrett
 American Billing Systems
 Phone: 512-336-1500
 Fax: 512-336-8962

From: Tom
 THE ROCKFORD GROUP
 Phone:
 Fax:

Pages: 2

Subject: Can't Wait to Tell You!

I have mentioned to you recently, and you helped me with some documents, about my PAC appointment with a musical instrument leasing company here in Dallas.

I met with them this morning, and they are much bigger than even I thought: they have 45,000 customers who pay them monthly for the instrument rental. Of these, only 5% (2,250) pay by credit card.

The meeting went very well with the president and his controller. They will send out the PAC explanations and authorizations after Christmas. They wanted to see if their computer system would handle the PAC entries, any instrument returns, etc.

I believe that in the medical field, about 25-30% of the customers sign up right away for PAC (and PPP). That would be between 11,250-13,500 new customers for drafting. Wow!

The Rockford Group



Jennifer Garrett
American Billing Systems
Austin TX

Dear Jennifer:

I am happy to report my first sale as an ABS Licensee.

I hit my warm market first, and one of our family friends is a dentist. I had dropped some PPP and EMC flyers off at this office, and called him twice, but had to leave messages.

I happened to run into him at a school function (our sons attend the same school), and we chatted in the school parking lot. I asked him if he had received the information, and he vaguely remembered something with our company name on the envelope.

We went to my car, where in the trunk, I had some more brochures about our products to give him. We chatted only a few moments, and talked mostly about PPP (he only does about 15% of his business with insurance companies), and he remarked that he did have a receivables problem.

I explained the benefits, and after a few moments, he said, "Okay, I will give it a try." I took the Service Agreement and copies of the PPP Explanation and PPP Authorization to his office. They have been slow to get started, but we think that on October 1, they will begin.

We are working hard to get more clients, but thanks for all your help!

Tom

Tom Parris
President

May 20, 2005

Dear ABS Team,

On May 19th, we signed our second client, Beautiful Smiles Dental for the PPP. We initially made contact about a month ago.

This time we had no problem with the "gatekeeper"/office manager, Ellen. She's a transplant from southern California with over 30 years experience in the dental field. This practice has been in business less than a year and had been looking for something like this. Ellen knew from the start what a benefit it would be.

This Dentist has 2 offices, so we will be signing up the other office when they have the time, since it is a very busy place. This is why it took so long to sign up.

We have a call back from a scooter store on the 28th for Medicare billing. Hope to be writing a third and fourth success letter soon after.

Thanks & HAVE A GREAT DAY !

Jim & Antoinette

United Cash Flow Services



Antoinette J. Marquez D.C.F.

Comprehensive Billing Solutions

PMB 173 • 6725 W. Central Avenue, Suite M
Toledo, OH 43617

Phone: 419.825.9979 • 1.800.963.8230 • Fax: 419.825.5467

February 1, 2001

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

Dear Jason:

As you can see I finally have fulfilled your request to mail you a letter on my letterhead and enclose a couple of my business cards. Things are going well here. I pretty much have my first account. It will take some time to actually get started because there are a lot of politics involved. It will be a contract with the Village of Swanton Rescue Squad. This is for the town in which I live. I made a presentation to the Town Council last Monday night. The response was mainly positive. Only one gentleman was questioning the fact that I do not have any experience in medical billing. But others were more than happy to assure him that the odds are that I will do an excellent job trying to make a good name for my business in the community are pretty good since this would be my first account. The Rescue Chief and the Fire Chief are both on my side and are quite convincing. The Council made a motion to give their current supplier 30 days notice. I am not a political guru, but I believe that it takes three hearings for something to pass vote. So we are probably looking at about six weeks for anything concrete to happen.

I am getting a little nervous since my one year of support will be expiring at the end of May! That gives me about four months to get moving! I'm sure that we will be talking soon! Thanks for all of your help thus far.

Sincerely,

Diana Pant

Diana Pant
Licensee of American Billing Systems, Inc.

Ted A. Jackson
2112 Haas Ln
Austin, TX 78728
Phone 512-989-3206
Cell 512-695-4373

The proscription to your financial pain

Professional Cash-Flow Management

July 11, 2001

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

Attention: Lenny Welch

Dear American Billing Systems:

Subject: Success Story

This could be a long story and some day I will tell it all. In the interest of not losing your interest I will start this our entry into the ABS program. I attended training the last week in April 2001 and waited for Ella (wife) to attend in the last week of May 2001. This seemed to take forever. Having made the commitment to go into this business and believing that one will not really be successful in any business unless you are as dependent on it as it is on you I went to work. While Ella attended school I started cold calling doctors and small businesses in the down town area of our hometown, Austin, TX. Interest in our service was good but it was difficult getting to the decision-maker. That's when Steven Phillips really came into the picture. We talked many times and he gave me advise and encouragement. This is his story also.

Cold calling has been our preferred method of marketing, because when you are in the office even if you don't get the appointment you learn a lot that can be used on the next prospect. And you grow as your little bag of techniques grows.

The shift from medical to small business came after many faxes and phone calls and cold calls to doctors and my head was hurting from hitting that wall of office managers. I decided to go in through the back door and started networking. The question was, what do I do while I wait for the networking to pay off? And the answer was small businesses that are cash flow sanative.

Having experience in the rent to own business I started calling on small, locally owned rent to owns and the very first one got excited about the prospect of getting his money on time. He handed me a letter from the county attorney that stated that the county would no longer collect hot checks for rent to own businesses. Talk about good timing. That was on July 5th. I was so excited I came straight home and called Steven to ask for help. He talked with me and sent me to the LSS and emailed other things he felt would help. We signed the agreement on July 10th. During the signing the owner informed me that he wants to put Pre-Authorized Checking in his two stores in other Texas towns and he referred me to another rental storeowner.

Be creative, as Grandma used to say: there's more than one way to skin a cat. Never could figure out why she was skinnin cats.

Ted

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January 19, 2001

Mr. Lenny Welch
American Billing Systems
Austin, TX 78750

Dear Lenny,

This letter is to thank the ABS staff for the continued super support Brad and I have received. Brad and I have been working with Jason on several marketing projects and he continues to be a very big help! Jason has had some super ideas that have helped us move in the right directions to bring in additional business. We continue to call on him, almost weekly, and he never fails us.

Just recently Brad had a Dr. who has been unhappy with her current medical software so he gave her a rundown on MEDISOFT and scheduled a software demonstration for the Dr. and her staff. The good news is that we had the appointment for the demo but the bad news was that we had not touched the software since installation! How scared were we? Thank God for the technical support division of ABS. Janelle spent several hours with us going over the software program and giving us hints on how to do the demo. Our demo was after Janelle left ABS but Virginia picked up where Janelle left off and we were able to conduct our demo with no problems. We know the demo was successful because we only had three questions we could not answer. We really appreciate Virginia being "on call" for us during the demo to answer questions. As it turned out we ended up knowing more about the system than we thought and it was all do to the help we received from the technical division.

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 Zaferco & Brad Roberts

Jennifer Garrett

From: Annette Gardner [annetteg@americanbilling.com]
Sent: Friday, July 30, 1999 4:53 PM
Terry Stough; Cathy Rosenquist; Kristen Patterson; Virginia Griffin; Chuck Meyette; Jennifer Garrett
Cc: Necia Cobb; Bryan Adamson; Kevin Hinckley
Subject: FW: John Cox
Importance: High

The smell of success!!!

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

From: Ron M

Sent: Friday, July 30, 1999 1:17 PM

Subject: John C

Importance: High

John C is at it again. He called to say that the owner of a non-profit home for handicapped children had contacted him about doing bank drafts for fund-raisers and monthly donations. Apparently the owner just returned from a conference in Florida where the speaker said, "If you are not collecting donations via bank draft, you are making a big mistake." The Non-Profit Times (a national publication based in CA) did a study that showed it takes ten times the number of donors on an invoice system to equal THE SAME AMOUNT of contributions via bank draft over a ten year period! Imagine what that means to public TV & radio stations, non-profit ministries, etc.

Looking around for someone to help him, the owner could not find any source for drafting - that is until he talked with John Cox's Shaklee supplier! The Shaklee guy gave him John's number and, by the time John went to sign up the owner of the home for handicapped kids, they already over 20 signed authorizations for drafting!

You may wonder why a guy like John would take on such a small account. Well, the main reason is that John has been so blessed with a huge income from this business that he does these types of accounts for free (one of his ways of giving back to the community).

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From: "Annette Gardner" <annetteg@americanbilling.com>
To: "Virginia Griffin" <virginiag@americanbilling.com>, "Tracy Borkowski" <Tracyb@americanbilling.com>
Subject: FW: Chris Simon
Date: Thu, 20 May 1999 13:56:00 -0600

SUCCESS!!!!

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

From: Ron Madera [<mailto:ronm@nbdsinc.com>]
Sent: Wednesday, May 19, 1999 5:51 AM
To: corporate@nbdsinc.com
Subject: Chris Simon
Importance: High

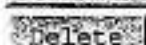
Chris Simon in PA signed up another Home Heating Oil company. He got a \$295 signup fee for the commercial accounts and ANOTHER \$295 signup fee for the budget accounts.

He charges \$.08 cents a check - but has a OUTSOURCE FEE of \$125/mo. The companies are small and have only 80 customers on the budget plan (with not much potential to grow significantly). If you add the outsource fee and the per check fee, that's about \$1.64 per check!

As they grow, Chris will either increase the outsource fee or the per check fee to keep his profits up. **INGENIOUS!**

P.S. - the company is making drafting MANDATORY for their budget customers and recently mailed a letter to them all.

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From: "Annette Gardner" <annetteg@americanbilling.com>
 To: "Virginia Griffin" <virginia@americanbilling.com>, "Cathy Rosenquist" <crosenquist@earthlink.net>, "Kristen Patterson" <rkpatt1@airmail.net>, "Jennifer Garrett" <jenniferg@americanbilling.com>
 Subject: FW: Ron Welfel
 Date: Mon, 12 Jul 1999 08:47:19 -0600

HTML//EN">

More success stories!

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

From: Ron Madera [mailto:ronm@nbdinc.com]
 Sent: Thursday, July 08, 1999 1:48 AM
 To: corporate@nbdinc.com
 Subject: Ron Welfel

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

From: Ron Madera <ronm@nbdinc.com>
 To: Ron Welfel <rlw01@flash.net>
 Date: Thursday, July 08, 1999 7:45 AM
 Subject: Re: New Business

Ron - CONGRATS! That's GREAT! Ten accounts like this will make you a VERY comfortable income!

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

From: Ron Welfel <rlw01@flash.net>
 To: Ron Madera <ronm@nbdsonline.com>
 Date: Wednesday, July 07, 1999 10:06 PM
 Subject: New Business

Hi Ron,

This is Ron Welfel. I talked to you yesterday about an account that I was trying to close. Well, I closed it yesterday. This account has 700 to 1000 bank drafts per month. This company has sales in excess of \$35,000 per month that is in checks. I don't know how much they do in credit cards. He made the statement that they have sales in excess of \$2.5m per year. They are expecting to double their size in 3 to 5 years. They are a network marketing company which sells nutritional supplements.

They were using another company for their phone checks. They were batching ever day and emailing it to KY and then the Processing company would fedx the checks the next day. My client was paying about \$50.00 per week in fedx charges.

Do to the volume of the company and potential volume, I am charging \$1.00 per check, no mimiums. This company is going to save about 30% with me plus I am local, which

means better service.

The owner of the company stated that He is looking for something new to do. He has his company running smoothly and his wife and son handles all the day to day items, therefore he wants to do something else. He has indicated that he wants to sell checks by phone for me and I would pay a commission to you. He has several friends that are network marketing companys and they would generate more checks per month than he does. He feels that he can get that business.

Thanks

Ron Welfel

Austin, Texas

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From: "Annette Gardner" <annetteg@americanbilling.com>
To: "Tracy Borkowski" <Tracyb@americanbilling.com>
Cc: "Virginia Griffin" <virginiag@americanbilling.com>
Subject: FW: Ron Alexander Strikes Gold!
Date: Mon, 14 Jun 1999 10:14:22 -0600

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

From: Ron
Sent: Sunday, June 13, 1999 3:02 PM

Subject: Ron Alexander Strikes Gold!

Ron Alexander just got a signed contract from an Advertising Company that expects to immediately have 100 orders a day for RECURRING ad payments! They fully expect to be at 30,000 (yes that's THIRTY THOUSAND) checks a month by the end of the year!

Ron is charging \$2.00 a check so I asked him, "What kind of price break did you give them for volume?" Ron said, "NONE!" I asked, "Let me get this straight, you will be making \$60,000 a month from this one company and they don't have a problem with that?" He said, "Nope, they signed the contract and are excited to get going right away!"

I don't know about you but I think I can live on \$60,000 a month!

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From: "Annette Gardner" <annetteg@americanbilling.com>
To: "Jennifer Garrett" <jenniferg@americanbilling.com>, "Virginia Griffin" <virginiag@americanbilling.com>
Cc: "Kristen Patterson" <rkpatt1@airmail.net>, "Cathy Rosenquist" <crosenquist@earthlink.net>
Subject: FW: Success Story
Date: Wed, 30 Jun 1999 13:33:05 -0600

FYI, There is a lot of money to be made in this industry!!!

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

From: Ron

Sent: Wednesday, June 30, 1999 4:54 AM

To:

Subject: Success Story

Lou Prinzi in Florida did some mailers and someone who received a mailer sent a Paging Company to him (he has no idea who referred them). The Paging company has 8,000-10,000 possible drafts a month and if they like it, they will also implement it at the Security Company they own. Lou charged \$1.75 per check (with volume discounts) and a \$500 setup fee.

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From: Annette Gardner [annetteg@americanbilling.com]
Friday, July 16, 1999 11:30 AM
Cc: Virginia Griffin; Jennifer Garrett; Cathy Rosenquist; Kristen Patterson
Subject: Necia Cobb; Chuck Meyette; Carol Mc Pherson; Bryan Adamson
FW: Referrals
Importance: High

John Cox called this morning to order more checks (he does about 30,000 a month now) and was commenting on how many referrals he gets. He was amused that a health club in Austin told a tanning salon in San Marcos who told a Veterinarian in New Braunfels, who told a tanning salon in San Antonio!

All of these were INCOMING calls! John says he is getting very strict about what he will and won't do for a Client, since they all have different situations and different accounting software. One World Gym is begging him to take them on but John will not do it until the owner changes to a more manageable accounting software.

Isn't that a nice position to be in? John has earned it, after 4+ years of hard work. Great job, John!



SURETY MEDICAL BILLING GROUP

Local Office:
2932 Monterey Blvd., Suite 180

A Member of the American Billing System, Inc.

Wednesday, August 25, 1999

American Billing System, Inc
13809 Research Blvd Suite 705
Austin Texas 78750
C/O Annette Gardner, President

Annette,

This is probably one of the most exciting letters that I have ever drafted. Judy and I remain so grateful to you for presenting us with this opportunity for success! As you know, Judy and I have been licensees since January 18th, 1999; during this many things have transpired for us. Though we were licensed in January, I did not begin actively marketing our business until March 26th, of this year. In the interim, Judy was working out of town in Fort Worth, Texas (we reside in Louisiana) and I was in transition between owning a business of eleven (11) years and starting a new career as an insurance agent and stockbroker. I was also the primary caregiver to my father-in-law who at the time, was on his deathbed. He passed to glory on February 9th, 1999. After closing that chapter in our lives, I rolled up my sleeves and went to work!

As previously stated, I began marketing on March 26th, 1999. Using the business directory CD that was naturally, provided by ABS, I pulled up doctors within a fifty- (50) mile radius of my home/office. I made contact with the office manager and we had a dialogue based upon the format which was naturally, provided by ABS. I confirmed the office manager's name and address and put my literature in the mail the very same day. I followed with a phone in 2 or 3 days and began setting appointments. Of the thirty-five (35) initial mailings, I attempted to set appointments with everyone. All but one were cordial and interested but had some unexposed fears or apprehensions. I had previously vowed not be discouraged by one could be a "hard sell" or a seemingly cold market. With perseverance, I signed our first provider on April 12th, 1999, just 14 days after I began marketing! Six days later, I signed our second provider who is a Nurse Practitioner (yes the software works for them as well). We were so excited! Before April expired, we had signed a third provider, a dentist! Three providers, 30 days, from 35 solicitations,

nearly 10 percent success! Not to mention a mere 99.999% positive response from the market.

As you might well expect, three providers can really keep one busy. Until recently, we had not solicited any new accounts. It has been our contention that we would like to perfect our skills as medical claims specialist in this our formative stages. You see we would rather grow gradually and do it right as opposed to growing to rapidly and not being able to properly service our clients.

It recent weeks we have truly began to realize the enormous potential of the Patient Payment Plan (PPP). This will be particularly useful to our newest prospect; a dentist with a patient base of 4,725 accounts. We will be meeting with him on Friday, August 27th, 1999, for a second more extensive evaluation of his needs. Beyond that though, we realize endless possibilities among the following: day care, private schools, health clubs, lawn services, florist, funeral homes and any other small to mid-sized business that depends upon periodic (weekly, bi-weekly, semi-monthly or monthly) receivables.

This started as a desire to replace income that had been lost after I could no longer operate my previous business. We had always prayed for a way to have my wife become a stay-at-home mom for our children. At the time that we took the seminar in January, we did not know that we had conceived. Collectively, we were in the \$140k salary range. Though we have not fully replaced our collective income, we see the imminent reality of that happening within the next 6-8 months. I am however, full time and we have brought my wife home from her "job" as a systems engineer. Our son shall be born next month and as destiny would have it, we will both be home with our son!

In closing, we had been presented with a lemon, ABS showed us how to squeeze it and start a lemonade stand. We were further showed how to replant our seed by duplicating ourselves, thereby creating a thriving Lemon Grove. The secret to our success is that there is no secret; we did it your way!

No letter such as this would be even remotely complete if I did not mention the tireless efforts of your support staff, which is tops, bar none. Without fail, I must single out Virginia Griffin who is consummate in her capacity and epitomizes all that makes a company great. Many thanks for all that you continue to do!

"Practicing Excellence, While Pursuing Perfection"©



De'Lando R. Brass, I
President