

CASH FLOWS



BUSINESS
MOBILE

(206)444-9906
(206)841-0554

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

Dear ABS Licensees;

I did it! I landed my first account!

The company is the largest distributor of ice-o-matic ice machines in the state. He sells and rents to hotels, restaurants, etc. We are in the process of turning his company over to pre-authorized checking as the only means of payment. I will be drafting checks for him three times per month.

After pounding the pavement for two months and feeling like this is not going to work and I've wasted money... I walked into this place and he took me right into his office. It didn't take much talking to convince him. We signed an agreement.

ABS has been very helpful and supportive of me. They encourage me and keep me going. Lenny's the man! He's so fun to talk with and he's so knowledgeable.

What I would like to say to all of you who are still trying is to keep the faith. Keep trying. You WILL come across people who are willing to look at new ways of getting their money in. Keep in mind this concept is still fairly new and there are a lot of "old thinkers" out there. You must truly believe in what you are doing. Keep smiling. They are not telling you no. They are showing you how old fashioned they are.

Yours for success,

Debbie Reynolds
Debbie Reynolds
Cash Flows

Innovative Cash Flow Solutions
770 HCR 3373 #100
Hubbard, TX 76648
254-786-2486

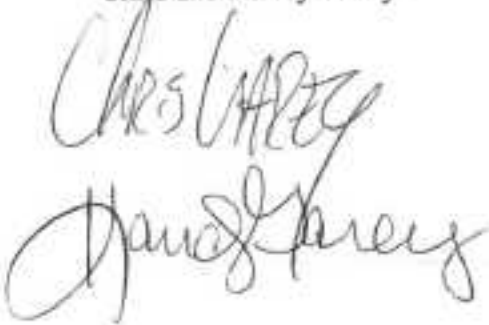
Dear ABS:

Well, it is time for another success story.....

We had about a week of solid pavement pounding in the very beginning and were relatively sure we had seen all the results of our foot work after about a month. On June 30th, I habitually checked our email and low and behold there was a letter from an office I hit that first week. The business manager/ doctor's father had found our literature and picked it up and read it on a whim. He requested a face to face meeting that week and we signed him on June 30th. It is an OB/Gyn office that has been in practice Less than a year and desperately needs e-billing to get off to a good start. I said all that to say this: Cold calling is not the most comfortable marketing strategy, but it works.

Until next time,

Chrjs and Kandy Garey

The block contains two handwritten signatures in cursive. The top signature is 'Chris Garey' and the bottom signature is 'Kandy Garey'. Both are written in dark ink.

e billingsolutions

Increasing your **cash flow** through our **solutions**

ebs

Dear Cynthia and Lenny,

We wanted to take the time and thank both of you for the support you have given to us these past few weeks. I know that you must have received so many phone calls from us, and every time you both were always so willing to take the time to explain everything in detail. Because your help, and our determination, we were able to land our first client. It is interesting how this happened.

Our wives attended the training on 5/17/00 and returned home on 5/19/00. The very next day they began to call storage units while my twin and I studied up on the information that they received in training. Robyn called a place called King Arthur's Storage Units, and set up a return appointment for me to demonstrate how our services could save him money. With constant follow up and persistency, we have agreed to do their invoicing and PAC. What we have found exciting about this client, is that we will be growing with the client as they are in a huge expanding project. They will be building 2 more storage units in Utah, so by the end of 12/00, they will have over 2,009 storage units, and our service charge of \$3.00 per invoice makes out to be a great start for our new business. Thank you once again for all the help that you have give us. We look forward to many other success stories such as this one with your continual help and support from the whole staff. Thank you once again.

Todd, Jessica, Tyler and Robyn Mons

Todd Mons
Jessica Mons

Tyler Mons
Robyn Mons



1. The first part of the document is a title page, which includes the title, author, and date.

2. The second part of the document is a table of contents, which lists the chapters and their corresponding page numbers.

3. The third part of the document is the main body of the text, which is divided into several chapters. The first chapter is an introduction, which discusses the background and objectives of the study. The second chapter is a literature review, which examines the existing research on the topic. The third chapter is a methodology, which describes the research methods used in the study. The fourth chapter is a results and discussion, which presents the findings of the study and discusses their implications. The fifth chapter is a conclusion, which summarizes the main points of the study and provides recommendations for future research.

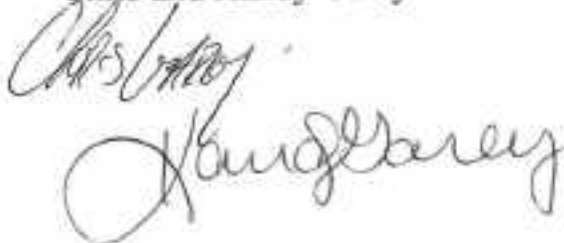
INNOVATIVE CASH FLOW SOLUTIONS
770 HCR 3373
HUBBARD, TX 76648

Dear Lenny:

Let me tell you about the first experience we had as ABS licensees. Our first account was a chiropractic office. It came just a few days after Training. Chris approached the office on a lunch break and spoke to the only available person. He was told that they were not in need of our services. On a whim, he stopped back by about a week later and spoke to the office manager who was less than thrilled with the prospect. As he spoke with her, the doctor walked up on the conversation and asked to hear more. Chris threw out the first thing that came to mind: Patient Payment Plan. He explained in detail how it works and the benefits it provides to the doctor's office. He was hooked and from that point, I took over the negotiations of the agreement. I took in the brochures, which I must say, sell the program when your own words fail you. The day of my first meeting with the office manager and doctor the contract was signed. Since then, I have taken over their collections and Medicaid ECF. In saying all this what I am really saying is: if at first you do not succeed, try and try again. Until they drag you from the premises kicking and screaming, do not count it as a definite "no". Rethink your approach and try another method. We would like to thank the ABS staff for their support and look forward to signing our next contract within the week.

Sincerely,

Chris and Kandy Garey

Handwritten signatures of Chris and Kandy Garey. The signature for Chris is on the left, and the signature for Kandy is on the right, both in cursive script.



DOCUMLOGISTICS
Business Solutions

November 5, 2007

Dear ABS,

After some time and patience, our perseverance paid off and we landed our first account. We acquired the account through a mutual contact. We first set up the appointment to showcase our services. The manager for Primera Luz Women's Center has been in the medical field for years and we thought we could get some good referrals from her.

First we explained who we are and then we introduced ABS and the Practice Management System. The manager was so amazed at the capabilities of the system that she decided to implement it in their practice, which is one of the biggest OB-GYN practices in the El Paso area.

We talked about the different services we provide and we decided to implement a sub-license agreement with Primera Luz. They are currently using the system to run their own claims. We act in the capacities of tech support and customer service and we receive a monthly payment for doing so.

We hoped this meeting would result in an account and we were happy that the office manager was so pleased with the system that she made a decision to sign up with us right on the spot.

Best Regards,

Federico Sanchez
Owner
Documlogistics

1402 Luz de Duenas

El Paso, TX 79912

Office: 915.845.1410

Freedom Billing Associates

Medical Billing and Cash-flow Specialists

1 November 2006

American Billing Systems, Inc.
8436 Denton Hwy.
Suite 208-210
Fort Worth, TX 76148

My business is off and running! A few weeks ago I signed my company's very first Pre-Authorized Checking (PAC) agreement with a law firm!

As I have come to learn, in Family Law one of the hardest things for an Attorney is collecting for his/her services. Many have to turn clients away if they are unable to pay in full, up front. Now with the use of PAC they are able to draft their client's accounts over time and provide a much needed service at a difficult time in a person's life.

I met my client in a networking meeting with my local chamber of commerce. All it took to acquire this account was to take the time to listen to the challenges this attorney faces and help them see how bank drafting could solve their pain. When clients know that you care and are listening, they begin to trust you. Trusting you with their money is a big step for a business owner. I have learned that just because a person's business is not typical fit for the PAC model does not mean that you can not help the business. You just have to take the time to listen.

The biggest challenge was waiting for this first account. Many of the licensees have landed a big account within the first week or two; that was not the case for me. It took six weeks to acquire this first account. However, looking back I see that six weeks for the first account is doing really well. In some industries it can take up to two years before a business sees success. It's all about perspective. Without the help and moral support provided by ABS, I might have given up before this breakthrough. The trick with being a licensee, or with any new business, is to stick with it and **DON'T GIVE UP!**

Then, in the past two weeks, I signed up a karate school, a daycare center, an independent distributor for a nutrition company, and a custom pool contractor. Two of these accounts came from contact I have made through networking, one was a warm market contact, and the other was a referral. Now I am starting to receive referrals from **all** my current clients. Consistence in marketing and referrals from clients you gain is the key to success. It may take three to six months before those in the business community can get to know you and learn to trust you. It will happen if you **DON'T QUIT!** You never know when the big contract that changes everything is just one day away.

Thank you Patrick, Annette, Marilyn, and Cynthia for all your help and support you provide. You were there on the days I wanted to quit, you gave me direction when I was not getting the results I was after, and you celebrated with me when the hard work paid off. It is good to know that I am not alone in this; I don't have to have all the answers, but I know I can find them. It has made a big difference.

Sincerely,

Robin C Herrera
Cash-flow Specialist
Freedom Billing Associates



EZR Business Solutions, LLC

Helping business prosper again.

March 16, 2007

Dear American Billing,

I am finally getting the chance to write to you about my new account! I am excited to have 2 accounts now and am looking forward to all of the accounts to come!

We decided to think outside the box a little and started marketing to auto body shops with the Pre-Authorized Checking plan. We sent out letters with the Pre-Authorized Checking Plan brochure letting the shops know that they could allow their customers to make monthly payments on their out-of-pocket costs for repair work. This marketing program has been very successful! We signed our first auto body shop in February and we are talking with 2 other shops! Our clients love that there is no cost to their business for the service. We are charging their customers a 5% service fee on each draft for the convenience of making monthly payments. The customers appreciate being able to pay for often costly repairs in monthly payments instead of a lump sum. It is a win-win-win situation!

Again, we are grateful to American Billing for the great training they provided to us! Without a full understanding of the capabilities of our software, we might not have thought of marketing to auto body shops. Also, thanks for the great marketing tips and materials! Our clients are always impressed with our services and our materials.

We are thrilled that our services are so versatile and can be offered to such a wide variety of businesses. We now have a physician's office and an auto body shop on our client list. Hopefully soon we will have 2 more auto body shops, a chiropractor, and the Colorado Neurological Institute! We love what we do! Thanks American Billing!

Sincerely,

Eileen Michalczyk