doubts. I then talked with four current licensees who had nothing but good things to say. I also knew that if I decided to take this step, I would commit myself to it 110%. After reassurance from my husband that I had his support in this, I decided to take the plunge. I'm so glad I did!

I have to say that it really took little effort on my part to sell PPP. I just found a practice that truly needs it and it sells itself. I want to thank you Lenny for all your help and guidance. I also want to say a special thank you to Cynthia who has listened to me ramble and critiqued letters for me. The entire ABS staff I've had the pleasure of working with as been extremely supportive, helpful and professional. I can't thank y'all enough!

Sincerely,

Vicki Brock

Vicki Brock

INNOVATIVE CASH FLOW SOLUTIONS

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

May 13, 2000

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

Dear Lenny:

It is with great pleasure that I'm writing this letter to tell you that I signed my first contract yesterday. Exactly four weeks to the day since I graduated from my training class in Austin. I've tried to diligently apply what y'all taught us, and guess what, it works!!

I will be providing the Patient Payment Plan to an oral surgeon less than 10 miles from my home. I originally started marketing to several types of businesses in my community with a mailing of only nine letters. I got my initial appointment out of my first mailing. I would have signed the contract a week earlier, but the office manager was out for a week.

I followed up my original letter with a phone call three days after it was mailed. She was anxious to see me and learn about PPP. At my first appointment, I took the Patient Payment Plan notebook provided in training and basically went through it with her. I also brought along a sample of the service agreement we would enter into and an application form the patient completes. She said they had a staff meeting the next morning and she would present it to the doctor then. She also said she had been looking for another vehicle to collect payments and she thought this was it. That morning they had seen ten patients and she felt three of the ten would have been good candidates for PPP. This was Tuesday afternoon and we set another appointment for Friday morning.

I spoke with her Thursday afternoon to confirm our appointment and find out the number of employees in the office (so I could take enough donuts). She told me then they were going to sign the contract and emphasized she was counting on me to help her with this and make it work. Well, if I could do a cartwheel, I would have done one right then and there in the office of my full-time job.

Friday morning I arrived with my introductory letter, proposal and contract all encased in a Solutions folder. I also brought along the PPP Policy and Procedures. We reviewed everything in detail and discussed how they would present this plan. She quickly stated this was a very simple program that she felt would work well. I offered to visit there other location and work with the front office, but she felt she could handle the training and explanation.

I approached this call with the intent of setting new patients up on this program. As she and I talked, she mentioned that their collector had called and suggested they discount some of the balances on the accounts he was handling in an effort to get some money in the door. I quickly recommend they consider reducing their balances if they agreed to sign up for the PPP. I felt like I saw a light in her eyes. She was very excited and thought this was a great idea. I then asked if they had any other patients not in collections that might be interested. She said she had been thinking about that too. She plans to review their account receivables and have me do a mailing to any that are over 90 days old.

I set my contract up with a $100 set up fee for the doctor. Then each patient that enrolls will pay a $5 set up fee and a monthly service charge of 5%. I determined this was more profitable for me due the amount the patients will be paying each month and considering that there will likely not be a large volume of drafts. As far as the collection and existing accounts, we agreed to $10 per letter regardless whether they enroll. If they do sign up, then I will collect the standard $5 set up and 5% service charge.

While I know this one account is not going to make me wealthy, it's a good start. I intend to provide them with superior service. After sometime has passed, I plan to again approach her about their medical claims filing which they now have outsourced to someone else. Possibly they will consider allowing me to do this as well once I've established this program. The office manager also feels she has a vested interest in this because she's the one that brought it to the doctor and convinced him to give it a try. She is anxious to see how well it improves their cash flow. She even said herself this may allow them to treat patients they previously would have turned away.

When I attended the American Billing Systems' seminar in Dallas, Texas in early March, I knew this sounded like something for me. I have to admit the $10,000 cost did concern me. I did some research on ABS and found only positives. I then talked with my CPA who advised me against it. She had another client who had gotten involved with another company charging the same amount and it was a miserable failure for those folks. And, the staff at my personal physician's office advised against it as well. They all had horror stories that really gave me

Innovative Cash Flow Solutions
710 HCR 3373
Hubbard, TX 76648
(254)786-2496

Dear Lenny:

Just want to tell you about our second contract. We stopped by a new Orthopaedic surgeon's office and dropped off brochures with the lady sitting at the reception window. We have no doubt that they went into file 13 as soon as we were out of sight. After about three days we dropped back by and re-introduced ourselves and our services. Once again, I am sure the information was disposed of never having been seen by the proper person(s). The next day Chris called and identified himself as having stopped by a couple of times and asked when the office manager would be in. We drove over at the given time: 1:00pm. We were greeted by a dark and empty office, though we arrived 20 minutes ahead of schedule. It became obvious she had not expected our persistence as she did not get back until after 1:40pm. We were still there, waiting and perched at the edge of our seats. She acted surprised by our presence and within ten more minutes, the office manager arrived and we told her we had been by twice already and just wanted to introduce ourselves and our business. She was quite surprised as, just as we suspected, she never got the literature we had left previously. We sat and talked and she said she might be able to use us in "some capacity". We gave her the information and left. The next day I came in and there was a message on the recorder from the office manager wanting a more formal meeting. I met with her and within two days, we had another contract and now do all of their claims processing. We are about to take over their invoicing as well. Just another Example of persistence paying off......

Sincerely,

Chris and Kandy Garey

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

Dear Jason, 11/9/00

I think I am still in shock. I can't believe this is actually happening. I attended the training seminar in Texas the week of July 25, 2000. I quit my full-time job to devote my time to my new business. Although I do not recommend this to everyone, it has kept me on my toes. I do not have the cushion of other job. I am forcing myself make a go of it and I'm so glad I have.

I dropped off a flyer and my business card to a plastic surgeons office about 3 weeks ago. I followed up with a telephone call a few days later and scheduled an appointment to discuss the benefits of the PPP. The business manager was eager to share the information with the doctors. The doctors were pleased with the program and I signed them up 11/8/00. They are considering the possibility of outsourcing some of their claims to me as well. For now, I want to earn their trust and respect by keeping my word. I believe I am finally on the right track! I would not even consider quitting now. I have covered so much ground!

Thanks to Jason, I still have my sanity...and my hair! I call and harassed him endlessly. He never seems to mind. He always builds my confidence. Brent and Janelle have been a big help as well. One thing I have found with the staff at ABS, they never rush you or treat you like a number. They listen, they care and give good advice. I look forward to sharing a more success stories in the next few months!

H. Osborne
Heather Osborne

P.S. Thanks to Phyllis for always being so cheerful on the telephone!

pacific CashFlow Solutions
Member American Billing Systems
587 Kawainui St., Kailua, Hawaii 96734
366-1425, 808-262-2875
solutions@hi.net

October 12, 2000

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

Dear Lenny,

Well, I signed up another company for pre-authorized checking. This client is a fellow member of a credit association that I belong to.

This time I had an opportunity to use the powerpoint presentation on my lap top. We had several phone conversations before I got the appointment and when I came by to pick her up for our lunch appointment, I was surprised that she had invited another member of our credit association.

To be honest, I really thought that this would only be an exercise for me and I was grateful for the opportunity to practice on them. I was feeling very confident with my powerpoint presentation and I could tell they were impressed. This made me feel good because they are both on the board of directors of our credit association.

Her company had a few concerns but after a few more phone conversations I was able to sign-up this paving company. But it doesn't stop there! A few weeks later I received an e-mail from my credit association inviting me to present my business at three (3) different industry meetings. I actually panicked when I got this invite because I knew I couldn't do a laptop presentation to a LARGE group. But God provides! Lenny and his staff were very helpful at suggesting other options. As it turned out I discovered that a friend of mine has an LCD projector so I'm all set for my presentations!

I thank the ABS team for their support and encouragement!

Sincerely,

Mike & Pam
Pacific CashFlow Solutions

Sensible Solutions

October 11, 2000

Mr. Lenny Welch
ABS, Inc.
13809 Research Blvd.
Austin, TX 78750

Dear Lenny:

It's so encouraging for me to be able to report that I have two new clients. Last month I signed a contract with a dentist greatly in need of collection help. Their accounts receivable is out of control and they want to try to collect as much as possible through the PPP program. They are also signing up new accounts on the PPP when expensive procedures are performed not covered by insurance.

I also just signed on with an ophthalmologist. I sent out a mailing of 26 letters with the EMC brochure. I knew by the statistics that I would probably only get one new client from that mailing. I sent the mailing out on a Friday, and on Monday I received the call! This group of doctors was opening a new office and had not yet hired a billing clerk! I met with them that same week and had a follow-up appointment the next week. They signed a contract for me to do all their claims filing as well as posting the payments.

This business takes hard work, but it pays off. I encourage everybody just to keep doing what we're taught in training. It works!

Sincerely,

R Ebbinghaus

Ruth Ebbinghaus

377 N. Hickory Lick
Warrenton, MO 63383
email: ruthe6@mocty.com

Phone: 636-456-3009
Fax: 636-456-3834
Pager: 877-801-7550

Accelerated Cashflow Solutions

10220 Esthner
Wichita, KS 67209
Office: (316) 729-6610
Toll Free: (877) 427-0129
[redacted]
Fax: (316) 773-0710
neifert@swbell.net

October 10, 2001

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

Dear Lenny:

On September 12 we signed up our second ECF client. A referral we got from our first claims client only 9 days after signing her own contract. This client has started a new practice and keeps very busy. After the first of the year, she will be bringing a partner on board. Hopefully, her partner will be equally as busy.

With Mary's excellent support in getting started the first time, I was able to get this client set up with very little problem and few phone calls. Mary is to be commended on her talents and thoroughness. As a result, I am actively trying to build my ECF clientele and using PPP as a backup. I am really enjoying ECF.

Thanks for all the support.

Sincerely,

Linda Neifert

Linda Neifert

cc Mary Typher

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

Trudy DeLaughter

"Making Cash Flow Into Your Pocket"

PO Box 2583
Jackson, MS 39207-2583

Fax: (800) 708-1767
Phone: (601) 316-5739

EZR Business Solutions, LLC

March 23, 2007

Dear American Billing,

I am very excited to be writing you this success letter! We have signed our third account and we are thrilled! We are working with Body In Balance Chiropractic to help them collect on some overdue accounts. We tried collecting on these accounts with the Patient Payment Plan, because it would allow the doctors to keep the money we collect. However, the patients didn't respond to the payment requests, so we have now contracted with Transworld Systems to put the accounts into collections. We are glad that we were able to offer this option to our client. Transworld has been very helpful and we are hoping for good results. Our hope is that our client will utilize some of our other services once they see how we operate. We got this account from a referral from my sister. She is a patient at the chiropractor's and mentioned to me that they could use our services. I cold-called the office and received a call back a few days later. This just goes to show you that your advice about utilizing your "warm market" is valuable! Thanks American Billing!

We now have three very different accounts and we are so excited that our range of services is able to meet the needs of our different clients. We love being able to work with such a variety of businesses and offer them such a wide variety of services! We are hopeful that referrals from our clients will be forthcoming. Thank you for your continued support and assistance!

Sincerely,

Eileen Michalczyk

Eileen Michalczyk

Professional
Profit
Solutions
dedicated to increasing your cash flow

October 17, 2007

Dear ABS Success Team,

I recently signed a Doctor's Office up for Money Quest Profit Recovery Services.

It is a Pediatricians' office that has several doctors on staff. They have between 25 and 30 accounts that they turn over to a collection agency every month. Their problem is that they are paying 25% to the collection agency that collects only about 5% of their accounts. They also receive calls from their patients that have been turned over to the collection agency saying that they are being harrassed daily. I am confident that Money Quest will be able to help them in their efforts to collect their aged accounts without losing them as clients because of the respectable way the collection letters are written. I feel like I am providing them a great service by adding a large increase to their profits. They are planning on turning their accounts over at 90 days, so their cost of collecting these accounts will be 7% instead of 25% and we are hoping to collect 50% of their bad accounts instead of the now 5% they are collecting with a collection agency. The office staff is excited to start this new service and is looking forward to their new rewards.

The ABS Support Team was a huge help by the classes that they, along with Cherie Brown put together for ABS Licensees. I attended a class in Phoenix at the Esplanade and then attended a Webinar class at home. I also reviewed the video on the ABS support site a couple of times before I went to my appointment to make sure I was ready for the presentation. The support site has many training sessions that not only have great information but help build my confidence so that I feel secure with myself as well as with the information I am presenting.

I am looking forward to developing a relationship with the office and earning their trust. At that point, I will try to sell them more services. I plan on keeping in contact with their billing department weekly at first to make sure that they are getting the most they can out of Money Quest.

Sincerely,

Terri Connett

Terri Connett
Professional Profit Solutions

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Terri@ProfessionalProfitSolutions.com