

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

June 19, 2001

Steven Phillips
American Billing Systems, Inc.
13740 Research Blvd., Bldg. Q-1
Austin, Texas 78750

Re: Success Story

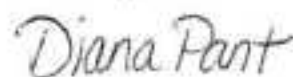
Dear Steve:

I have finally secured my first account. It is an ambulance service for the village that I live in here in Ohio. I am filing insurance claims as well as taking care of their patient accounting. I will also be able to offer patients the Patient Payment Plan.

I was able to get this account through my "warm market". It happened in the beauty salon where I have my hair done. As I was telling my beautician of my billing business the salon owner overheard me and began questioning. Come to find out she is on the village council and knew that the ambulance service was having trouble collecting their fees. She immediately went to work for me, setting up the meeting with those in charge, etc. Once I met with the Rescue Chief it was fairly easy to get the account. What really made the difference was the fact that I am a resident of the village and they prefer to keep their money local, if possible. So they were willing to give me a chance even though the business was new.

The support team at ABS has been great! Even though my first account didn't come from the marketing methods I've been using, I believe that by just constantly keeping in touch with ABS it has encouraged me not to give up. My first account was a long time in coming, especially since I had to wait for the matter to be approved in multiple council meetings, which spanned a number of months! So if any of you out there are having difficulty getting your first account, please do not give up! Call ABS again and by all means put their suggestions to use and be willing to try new ideas! Since I have had no prior experience in medical billing, Mary Typhair has given me unending support in the technical issues. I don't know what I would do without her. American Billing Systems really stands behind their licensees and thrives on our success. I was thrilled to be called by the President herself, Annette Gardner, when another marketing support representative was unable to call me back. How many company presidents out there would care enough to call a little person in Ohio back, who didn't even have an account yet? This act of kindness actually brought tears to my eyes and really gave me a boost! Thanks ABS!

Sincerely,



Diana Pant

Annette Gardner

From: DELANDO1@aol.com
Sent: Thursday, August 19, 1999 12:12 AM
To: viriniag@americanbilling.com
Cc: annetteg@americanbilling.com
Subject: Re: Software Updates

Virginia, you truly, truly are too wonderful for words! Judy and I are just truly humbled by your "deliberate" and diverse kindness! Virginia, I am not one for simply throwing around accolades and kudos but we could exhaust our combined vocabularies and still could not adequately describe your worth.

At the training we were told that duplication is a key factor in this our chosen profession; well we can only hope that ABS practices the same and hold you as the model for all employees!

Met with a Dentist, this morning(Wednesday) should sign him next Friday! He has 4,732 patients!!!! I think the patient payment plan is really going to help him! He is a referral from an existing client.

P.S., the Dental software is exceptional!!!

Love, De'Lando and Judy

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

DIVERSIFIED CASH MANAGEMENT

Certified Cash Flow Specialists

1528 Hoover Hill Rd
Asheboro, NC 27203
Phone (336) 626-6042
Fax (336) 626-6785

January 31, 2000

American Billing Systems
13809 Research Blvd.
Austin, TX 78750

Dear ABS Staff:

I just wanted to take a moment to express my thanks for everything you all have done to help Tony and me be successful in obtaining our first Patient Payment Plan account. I know that I must have called Lenny a dozen times a week, but he was always supportive and helpful to me whether I had questions, problems, or just wanted to talk about the things that were happening in our business.

I think the most important thing that I did was get out and meet people. We had kind of a unique situation, in that we were starting right at the Christmas and New Year's holidays, and many of the doctors and people that I talked to were not wanting to make any decisions until after the new year began. Also, this part of North Carolina has been hit with the worst winter storm in 60 years, so things have been shut down. Still, I went around when I could and talked to people, left cards and brochures, and kept calling them.

Our first account was signed up this past Friday, January 29! Dr. MacDonald is a dentist, and we are providing PPP service for his office. He actually agreed to the service a week before we got the agreement signed, but I couldn't get back over there due to the snow and ice! He is our personal dentist, so we had already established a measure of credibility with him, and I'm sure that had some influence on his willingness to try PPP.

I found through the process of getting this account that fear disappears when you go out and do something. Tony and I had many challenges to overcome before we were even able to get to our training seminar. There were many times when I wondered if it was really worth the investment and the hassle, but there is no doubt now.

I would encourage all the licencees who are looking for that first break-through to stay in touch with the staff at ABS. Their help and input were, and still are, critical to our success. Lenny knows that if I'm on the phone calling people, and get more than just a few negative responses, he's the next person I call, because he can help me fine-tune what I'm saying, and that has helped me more than I can say. Keep trying, because you will eventually reach all the goals you have set for yourself if you want them badly enough!

Sincerely,



Christi Crane
Diversified Cash Management

MANAGEMENT SOLUTIONS

January 28, 2000

To the Team at American Billing Systems,

I am writing this letter to let you know the impact that the decision to become a business owner has had on my life and my family. I am so glad that ABS provided a vehicle from which I have been able to accomplish some significant goals. I am the mother of two young children and a short time ago we found ourselves in a depressing financial situation, which necessitated my going to work outside the home. When we thought about all of our options, we decided to look for a way to get out of debt which would allow me to be at home at least part-time. We had been introduced to many MLM businesses and were sick of the ideas about how we could get rich quickly by signing our friends up. We knew we had to find a job for me that I could do in the hours that the children were in school. We heard about ABS and looked into it further.

One of the reasons I was attracted to American Billing Systems was the flexibility of schedule that it provided. I was skeptical about this possibility as well as the need for outsourcing in the medical and business community. My skepticism was alleviated by two major events. First, I had a conversation with a friend of mine who is a doctor and he told me about his billing system which consisted of his office staff doing all the data input in his office and then they would send the information by modem to a billing center in another state who would simply send the information on to a clearing house. My doctor friend was paying \$1600.00 a month to the billing center where they were simply pushing a button to send the claims on. I asked him if he would be interested in letting someone else do all the input and file his claims for the same price and he said he didn't think that was possible but if I could learn to do it, he would jump at the chance. Hmmm....

The next major event that helped me know that we were making the right decision was my experience at American Billing System's Training Seminar. I had not grasped the flexibility of my possibilities as a business owner until I was taught by your training staff all that could be done with the package that I had purchased. I was expecting a boring class about software, but instead I received amazing and specific training in how to market my services with the goal of getting my first account as soon as possible. Within the first month after training, I was servicing two accounts and making money! Any questions I had about getting those accounts and giving excellent service were answered promptly and completely by your support team each time I called or emailed them. Thank you for holding my hand as I found my way to my goals and dreams!

As for my goals, we are almost out of our consumer debt pit and I am working about 20-25 hours a week. You will not see me on the cover of Forbes magazine anytime soon, but I am making enough money to allow me to be there when my children get home from school.

Some things are truly priceless....

Gratefully Yours,



Cathy Rosenquist



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!

Revenue Express



6078 SW 164th Terrace ♦ Aloha, OR 97007 ♦ USA
Phone 503-848-6962

March 23, 2000

Lenny Welch
ABS
Austin, TX

Dear Lenny:

We just wanted to write and thank you for helping us land our first Pre-Authorized Payment account! The business that we signed up is a Heating & Refrigeration company. Because the majority of their customers pay the balance upon completion of the work, we focused on their monthly monitoring program. The Pre-Authorized Payment Plan fits perfectly into this program.

Once we clarified where the need was and thoroughly explained the PPP and how it would benefit them, signing them up was no problem at all. I had a Service Agreement with me all ready to go, so before we left from that first appointment they signed the Agreement and gave us a check for \$125.00 for a set-up fee.

Lenny, I can't thank you enough for all of your help and encouragement. All of the sample letters, marketing tools and other forms you sent us were invaluable. We couldn't have done it without you. All of our nervousness has been changed into excitement. Nobody is safe now! There will be many more to come!

Sincerely,
Lorin & Necia Hale
Portland, OR

A handwritten signature in blue ink, appearing to read "Lorin", with a long, sweeping horizontal line extending to the right.

The Rockford Group

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

Lenny,

Here are two testimonials.....for two new clients.

I prepared a mailer for Free Trial Period for Patient Payment Plan. I printed up a letter promoting the Free Trial Period, and handed them off at the reception desks of all my local prospects.

By that afternoon, I received a call from an interested Office Manager. She wanted to get started. I scheduled an appointment with her and the doctor, and two days later they signed a PPP Service Agreement. They do have a receivables problem; we are eager to see the results of the Patient Payment Plan for them. I also have another Office Manager who has said that they, too, want to try the Free Trial Period, so I will let you know when I complete the agreement with them.

The second new provider is a Podiatrist. I was researching doctors on the Internet, and found about 200 with fax numbers listed. I sent a Broadcast Fax for PPP to them all, and the good doctor called and said that he wanted us to help him. He only sees 12-15 patients a day, but does have some slow paying patients. He signed up his two offices the day after he called me.

Thanks for the ongoing assistance!

Lenny,

Can I have 100 Pre-Authorized Checking brochures for the Podiatrist? I am attend the Dallas Apartment Association Trade Show on April 13th, and will pass the brochures out at that time.

I will mail these to you when I return to Dallas. Thanks for all your help!

Tom



WISE CASH FLOW

SOLUTIONS

96 Harman Road * Halifax, PA 17032

717 362-1965 * Fax 717 362 1945

E-mail: wisecash@epix.net

June 22, 2000

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

Re: Success Story

Dear Lenny:

I signed my first account on the Patient Payment Plan. I happened by luck (I guess). My dad's dentist called to remind him of his appointment and I mentioned to my dad that I should send some information along with him regarding the Patient Payment Plan. I almost didn't send it with him because I felt kind of weird asking him to take it and didn't want to make him feel uncomfortable soliciting for me, but I sent it with anyway. I thought I won't hurt—you never know.

Before he returned, I thought I'd check my voice mail (just in case someone might have called). It said I had one new message and I got all excited—who could it be. It was my dad's dentist office calling to schedule an appointment to hear more about the Patient Payment Plan. I called back and set an appointment for the following week, and they signed up that day.

So my advice is don't be afraid to use your friends and family to help spread the word about your new business and it's services. It just might pay off!

My other advice is to use the support ABS offers. It is top notch, and they don't keep you waiting for an answer.

Thanks to all at ABS! I hope to be sharing more success stories in the near future!

Sincerely,

Melissa Wise
Wise Cash Flow Solutions



Lonestar Billing Service

Lenny,

I attended the live training in Austin on June 14, 2000. It is July 6, 2000, and I have landed my first account. It is for a doctor who has a general practice. I will be filing his insurance claims electronically, even though he seems to think this is the only service he needs right now, I plan to keep bringing up the Patient Payment Plan. I walked into his office on June 27, 2000, handed him a brochure and a card, explained to him our office just opening up in the area, told him what we did as far as increasing cash flow and he turned me down cold saying he had it all under control. He let me know he had a very low patient load and he didn't need someone else doing his work. So I left and thought about what he said, "I have it all under control and I don't need anyone doing MY work." So the next day I went back, and I asked him, "You don't need anyone doing YOUR work? Your work is to care for patients. My business is filing insurance claims." I told him, "let me do your claim filing, so you can do your job worry free of making sure your claims get filed." After a couple of days went by I approached him with a proposal. He agreed. We signed the contract on July 6, 2000. I'm excited and can't wait to land another account.

Nora Ortega



SURETY MEDICAL BILLING GROUP

A Member of the American Billing System, Inc.

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Regional Office:
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Ft. Worth, TX 76132
(888) 292-0662

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