

TO: Annette Gardner

AT: c/o American Billing Systems, Inc. FAX #: 817-446-3236

FROM: Casey Gallock

AT: Accustat Cash Flow Solutions

Here is the Referral Call Report that you faxed to me. I have only received the one call from James Alfajara in the Los Angeles area of Southern California. I believe he said that the man he spoke with in Texas was Chuck Day, however, I am not positive of the last name but I believe it was Day.

I would love to talk to anyone that you want to refer to me. I say this, with complete confidence, because I would never endorse a product that I do not believe in 100%. There is no amount of money that could sway my opinion if I do not believe in what I am saying. Remember that I am from Missouri, you have to show me what your saying is true. And you did!

The first client that I obtained was the hardest. After that, it has been completely easy sailing, by the grace of God. I can not believe how easy the other clients come to you by referrals. You don't even have to do a presentation on the second, third and following clients. It is all by referral. The only way a doctor or medical facility would refer you to their friends and colleagues is by total satisfaction with your services. If you are doing your end of the job, the rest will simply fall into place. It's definitely like the old adage says, "You reap what you sow", and "The road that you choose to walk down, good or bad, will come back to you ten fold".

I could not be happier with the program and product that you offer, except if I was the one that designed it, of course. Here's wishing each and every one in the "family" of American Billing Systems, Inc., a "Very Merry Christmas" and a "Very Prosperous New Year", for all of us.

I am sincerely blessed with the opportunity to be a member of your magnificent "family". Thank-You for the chance of a lifetime!

With Love and Sincerity,

Casey Gallock
Casey Gallock, Madera, CA

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Billing Solutions of South Florida, Inc.

November 9, 1999

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

Dear Jennifer,

I am happy to announce that we pick up our first account, a vascular surgeon. We will be setting him up on the Patient Payment Plan initially, as many of his patient's procedures are elective and not covered by insurance. Our new client is putting us in contact with a colleague that he shares office space with who is currently using a billing service with very little satisfaction. This is very exciting and we promise to keep you posted as to the results.

Jennifer, as you know we tried a lot of different marketing approaches, mailings, walk-in's, phone calls, faxing etc. you name it and we tried it but we found that the best way to get started in this business is by the warm market approach. Cold calling techniques do work it just takes a little longer. We do not recommend starting out cold especially to anyone who may lack confidence or gets discouraged easily. (That's me).

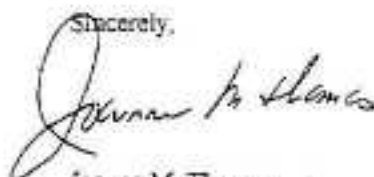
We also decided to hire a couple of telemarketers to help move things along. We developed a telephone script that I will fax to you for comments and suggestion.

Stacey and I would like to take this opportunity to thank you and the staff at American Billing Systems for your generous time and support in walking us through each step of the process. I especially want to thank you for the time that you called me from your sick bed, you knew that I had a big presentation scheduled and you took the time to call me and give me a pep talk. Your dedication is above reproach.

We look forward to sharing more success stories with you in the near future and would like to offer any assistance that we can to any new or potential licensee. Please feel free to share our telephone number as well as our e-mail address.

Thanks again for all of your assistance and words of encouragement.

Sincerely,



Joanne M. Thomas
Vice President

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Electronic Cash Flow Solutions, Inc.

November 14, 1999

Dear Jennifer,

I am excited to share with you my success story. I started as many others with experimenting with different home based businesses. All of these doomed to fail for any number of reasons:

- Little or no support
- Little or no formal training
- Impose on friends and relatives

I can assure you that you will receive support, training and much more from ABS. All you need to do is work at it and be persistent. Let me tell you what I've done so far.

I completed my training at ABS on August 20, 1999. From the beginning I have had nothing but support, guidance and encouragement from Jennifer Garrett and Virginia Griffin. I work a full time job and spend about 20-25 hours a week on my business. I spent a lot of time in the beginning putting together marketing materials, and setting up my business. My first marketing approach was mailing PPP and EMC brochures to doctors on October 5th. I made follow up phone calls to this mailing and got a couple of doctors that were interested; these were optometrist and chiropractors. I kept making phone calls to those every week until I got an appointment for a PPP presentation on October 5th with an Optometrist office manager. Nervous and anxious I made my presentation on the Patient Payment Plan and she was impressed, but had to get approval from the two Doctors in the practice. Continued follow up phone calls until, Jennifer Garrett suggested that I drop by the office with some goodies. I went that afternoon and left some cookies, but the office manager was out to lunch. That afternoon I received a call from her wanting me to come by and pick up the signed contract. On November 5th I had my first contract and of course my first check! Now, she wants to set up an appointment to discuss EMC.

So get out there and stay with it. You do have the tools and support to succeed!

William Carrier



President

pacific CashFlow Solutions

Member American Billing Systems

587 Kawaiinui St., Kailua, Hawaii 96734
366-1425, 800-240-8640-04
solutions@hi.net

March 11, 2001

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

Dear Lenny,

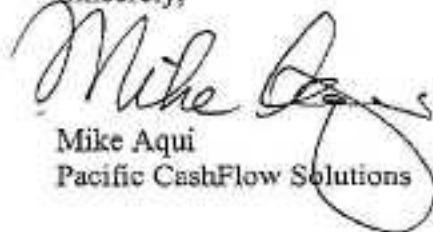
Wanted to let you know that I signed-up my first physician, an OBGYN, for the Patient Payment Plan. I have been making some door-to-door calls during my lunch hour leaving the brochures and tapes. It can get pretty discouraging at times but I do believe that it is the numbers game.

It took a lot of perseverance on my part because they have two offices and we played phone tag a lot! Anyway, after 2 attempts to cold call and 3 meetings I was able to sign them up for PPP on the 4th meeting. I found that most of my time was spent in developing a rapport with the doctor, his wife and their staff.

They agreed to a \$200.00 set-up fee and they have also agreed to pay the 5% check draft fee instead of their patients. Also, I will do collections for them at a 25% fee. There are two other doctors sharing this clinic so I'm hoping to pick them up eventually.

Once I have gained their confidence I think it will just be a matter of time before they turn over their claims filing to me. Thanks for all of your support!

Sincerely,


Mike Aquino
Pacific CashFlow Solutions

We improve your bottom line!



Morningstar
Business Solutions

November 20, 2005

Dear Lenny:

PERSISTENCE, PERSISTENCE, PERSISTENCE. We have FINALLY landed our first account!

After several months of cold calling with no success, we decided to pursue a different route and tried networking. Another member of our networking group suggested there might be a niche for our services in the counseling field. By referencing the yellow pages, we started cold calling counselors. This resulted in getting an appointment and signing our first account for medical claims processing. An added bonus of landing this account is that this medical group consists of two counselors, a husband and wife team.

Our business is finally on the road to success. Thanks to Lenny for all his support and encouragement throughout the entire process, we couldn't have done it without him.

Sincerely,

Kellie Morningstar

Morningstar Business Solutions

Southwest Cash Flow Consultants
117 N Ocean Drive
Gilbert, Arizona 85233

Dear ABS:

My husband and I have been looking for something that the two of us could do from home, that would also give us freedom to do some of the traveling we would like to do. We had checked into medical claims processing, but no program gave me that level of confidence I felt I needed to be a success. It was ABS that really got us convinced and ready to take that "step", or "leap", into starting our own business at home.

With my husband and I both working yet, our busy lives did not allow for much time to go through the videos, manuals, etc. (You see, I'm a teacher, so I knew I wanted to "be prepared" with my business!)

Well, the studying part was easy...but now came the marketing! Talk about "cold feet"! The best approach I felt I could take was my "warm market". I prepared a packet of materials from ABS: the CD, fliers, and postcards for doctors...the Electronic Claims Processing and the Patient Payment Plan. I asked a friend who is a doctor if she would mind gleaning through the materials and giving me her professional opinion on the programs. She was happy to do it for me.

Our paths finally crossed a few weeks later. She approached me and said she was very impressed with the materials! She is already processing her claims electronically, but she wanted to take on the PPP whenever I would be ready. Was I ready? Definitely!! We scheduled a meeting for the next week; we adapted the forms and plan to her specific needs; the next day, we were in motion!

How exciting when near the end of the meeting the office manager suggested to the doctor that I share the materials with a colleague just starting his practice! Wow!! And that was only the 1st person I'd contacted. I didn't need to "teach" or "sell" the program...it spoke for itself with the very professional materials.

Many thanks to ABS for developing such a great program. I was impressed with Annette Gardner's spot on Christian radio, and I was totally convinced when I met her at her workshop. And as for my coach, Lenny...his patience, support, and step-by-step coaching put me on the winning team!

Sincerely excited and grateful,

Judy Waltersdorf



CAPITAL CASHFLOW SOLUTIONS

A FULL SPECTRUM BILLING SERVICE

P.O. Box 11 • Phone: 708-442-2200 • Fax: 708-442-2201 • E-mail: info@edupoint.com

June 30, 2005

Dear American Billing Systems (A.B.S),

I'm so thrilled that the time to share my first success story has come. I can remember reading the testimonies of the other licensees and getting really excited about the potential I have as an A.B.S licensee. I have found that starting my own billing and consulting business has not been a hard task to over take. From training to operations the support and advice from American Billing Systems has truly been a must have tool that has helped me pave the way on starting and running a successful billing and consulting company. Today I count it an awesome blessing to be involved with A.B.S.

After marketing from our start in early May of this year... on June 27, 2005 I signed first My Patient Payment Plan contract and collected my \$150.00 startup fee from a big corporate North Austin surgical center. *Praise God!* I'm ecstatic that a major corporate partnership office gave me their business. I have already received a patient information sheet with 408 patients listed who they want me to send the Patient Payment Plan introductory letter and application to.

The business office manager from my surgical center has also told me that she was able to sign up a few patients (which were in for their appointment) on the 4th day of each month as their transaction date. We charge a \$5.00 enrollment fee from each patient who fills out an application for PPP and then a monthly transaction fee from each patient of \$4.00. I can't wait to see how many PPP drafts I will be printing each month. My guess is that it should be in the high hundreds and even thousands.

Once I get caught up with sending out the 408 patient letters and fulfill the request to print the new drafts for all the patients, I will go out and do more account fishing. I plan to get many more very soon.

Have a great day and God bless.

Justin Hernandez

Justin Hernandez,
Capital Cashflow Solutions



June 14, 2005

Lenny Welch
American Billing Systems, Inc.

Dear Lenny:

I landed my first account last month. I will be doing claims processing for a clinical therapist. She is just getting started and as her business grows so will the number of claims I will be processing for her. I'm really excited because this account will give me the opportunity to learn all the ins and outs of claim processing.

When I met with her, I was told that she had been processing claims through my local competitor and that the competitor had done absolutely nothing for her. I explained that our mission is "to provide the most essential and comprehensive set of cash flow solutions to our customers, striving to increase our customers cash flow while maintaining reasonable prices and providing quality service." I also told her that if she was not 100% satisfied with our services, that she could cancel at any time. She has been thrilled with the service we have been providing her.

So, you probably want to know how she heard about us. Well, I had joined the local chamber of commerce a few weeks before she contacted me. She had contacted them asking if there were any members that provided claim processing services – they gave her my name. The chamber did a write up about Beyond Advice in the June newsletter and I have already received 2 more phone calls – one of which is a health fitness center that is signing a contract with me on Thursday. I plan to attend the monthly mixer tomorrow night and hand out the business cards.

Lenny, I really appreciate all the support that you have given me over the last few months as I have been learning the ropes. I couldn't have done it without your help. Thanks again.

Sincerely,

Charlene Madril



March 14, 2000

Mr. Lenny Welch
American Business Systems, Inc.

Contact information has been deleted to protect the privacy of the individual or company that provided this testimonial letter. Original on file at home office. Any income figures mentioned are based on individual's efforts, will vary with each person and are not guaranteed.

Dear Lenny,

Well it seems like a long time coming (for me), but today I enrolled my first practice in the **Patient Payment Plan**. YES! It's a start and I'm *really* pumped! When I left the office I stopped by two more dental practices on the way out of the complex, explained that I had just signed two dentist in the complex, left a brochure, a tape and my card (of course) and told them I'd call before the end of the week (one of which had called my office phone and left a message to set an appointment before I got home).

The original practice started with a "warm" referral from a friend, who was willing to take a brochure to the dentist office. I waited about a week and called the Office Manager to set up an appointment. I managed to overcome a gut wrenching episode of "stage fright" before reaching the door. Fortunately, she was expecting me and reminded me of my name when I walked through the door, which prompted me to forcibly remove my tongue from the roof of my mouth to say hers and hand her a business card.

I had prepared a very professional looking presentation enclosed in a laser portfolio including:

- o Dr. Norman Becker's letter
- o Lost Revenue Recovery Sheet (Patient Payment Plan)
- o A page of real checks
- o Patient Payment Plan Policy and Procedures
- o Patient Payment Plan Application Form
- o Patient Payment Plan Service Agreement
- o A sample letter to the client (see attached)

Too bad I didn't have the Solutions brochure at the time, but I was able to personalize the front cover (insert) specifically for the practice.

The presentation actually went very well, and once I started with the Lost Revenue Recovery Sheet, I was on a roll and forgot that I hadn't been doing this my entire life. It took a couple of phone calls to follow up to make sure that both dentist had seen the presentation, ask if there were any unanswered questions, and set up an appointment time when both dentists and the office manager were available to sign, but it's a win.

Sincerely,

Mari Simpson

Monty & Colbert Billing Consultants

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September 11, 2000

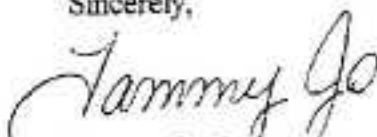
American Billing Systems, Inc.

Dear Lenny,

I am very excited to share this good news with you. Today we signed our first apartment complex up with PAC. We have been marketing apartments for a few weeks now, and we landed three different properties managed by the same resistant manager. Lenny, we got three contracts signed today. Can you believe that? This particular property management company wanted to try us out on these three complexes. And when they discover, which they will, how great PAC works, the rest will be history.

I would like to thank you for your advice and marketing tools. We have exercised those tools and it has definitely paid off. I hope to be writing at least one success letter per week for the next month. Until next time, you take care and send our hellos to everyone at ABS.

Sincerely,


Tammy Jo Colbert

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Billing Solutions of South Florida, Inc.

November 9, 1999

American Billing Systems

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Dear Jennifer,

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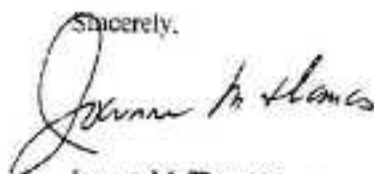
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Stacey and I would like to take this opportunity to thank you and the staff at American Billing Systems for your generous time and support in walking us through each step of the process. I especially want to thank you for the time that you called me from your sick bed, you knew that I had a big presentation scheduled and you took the time to call me and give me a pep talk. Your dedication is above reproach.

We look forward to sharing more success stories with you in the near future and would like to offer any assistance that we can to any new or potential licensee. Please feel free to share our telephone number as well as our e-mail address.

Thanks again for all of your assistance and words of encouragement.

Sincerely,



Joanne M. Thomas
Vice President

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INNOVATIVE CASH FLOW SOLUTIONS

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October 4, 2000

Mr. Lenny Welch
American Billing Systems, Inc.

Dear Lenny,

This is so cool! I just signed up my third doctor, an oral surgeon. I will be providing electronic claims filing, PPP and Check Collect for them.

This is my first account for which I'll file claims. I'm charging them \$2.00 per claim which was the only way I could get the account because they already had someone else in mind who charges that rate. I decided if this would get me the account and allow me to gain experience filing claims it was worth it. They only file 35-50 claims per month, but they are on a real push to grow the practice as the surgeon just purchased the practice in March of this year. I did charge them a \$250 set up fee plus the \$150 to register with the clearinghouse.

One of the best things about this account is **they called me!** My first account, for which I provide PPP, referred me to them. I originally went in to talk with them about that service. During the meeting I asked if they were filing electronically and when she said no my eyes lit up. I then proceeded to tell her that I could also provide this service as well and eliminate the need for her to work with another company.

I can't express to you how wonderful it was to have someone call me wanting me to work with them. This truly came to me at a very low moment. Just as I was beginning to feel as though I'd never be able to make this business a success, the telephone rang. It was just a little reminder that the Lord is in control and does answer our prayers...in His own time. I'd also like to tell you how very much I appreciate all of your wonderful support. Jason, Janelle and all the others are always so helpful, patient and positive. I'm very sincere when I say I couldn't do this without you.

Sincerely,

Vicki Brock
Vicki Brock



Richard Cuadras
Consultant

R & C Medical Billing

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February 5, 2000

To Whom It May Concern,

My Name is Richard Cuadras. I attended training and have been a licensee with American Billing Systems since February 1998. I learned many things in training especially in the marketing aspect, that would benefit me later on, in running a successful billing service business. I have been very pleased with the dedication and attention, that American Billing Systems gives to their licensees.

I have dealt with a lot of companies in the same industry as American Billing Systems, over the past 15 years, and very rarely, has a company made promises and commitments to me, they have kept. I am glad that I made the decision to sign on and become a licensee. The support that I have received, both technical and moral, has been top notch and has been a key in making this business work.

I am very happy about the situation I am in now, and American Billing Systems has played a key role in that. My business has grown steadily over the past 2 years and I can't see where it will stop. If I had to re-live the last 2 years of my life I would not do anything differently.

Sincerely,

Richard Cuadras



PARNELL

CREATIVE BILLING SOLUTIONS

Lenny,

This is absolutely one of the most exciting things I've ever done. I have wanted to find a niche for myself based on the Paul Getty quote "Find a need and fill it". Well, American Billing Services has provided that opportunity for me beautifully. In the last few weeks, I have signed on an ambulatory surgery center, a two-office practice cardiology group, and a 75-practitioner anesthesia group for the Patient Payment Plan!

You do not have to have years of experience in the medical field to learn this business. I have been a surgery center administrator for the past six years, so I knew first-hand that the patient pay portion of accounts receivables is difficult to collect. I also knew that there is no one offering the Pre-Authorized Checking technology to the medical field. Thus the "need" became clear to me and that "need" has been the driving force for my marketing strategy. I'm personally very excited about this technology and what it could mean for these facilities.

I have four bullet points that I make sure to hit: 1) No cost to their facility, 2) Increased monthly cash-flow, 3) Additional revenue stream, and 4) Simple process. I also ask the business contact if they use PAC with any of their bills personally and so far all but one person has said yes. That gives me an opening to reassure them that this is everyday technology and that their patients will be used to the concept too.

At the time of this writing, I have four more ambulatory surgery centers that will most likely sign within the next week. I also have a strong prospect for ECF for a Durable Medical Equipment supplier. I have started with the surgery center market just because it is so comfortable to me, but I have launched marketing campaigns for local courthouses, dentistry/orthodontia and karate schools too. Since these areas are less familiar to me, I am using a more traditional approach. I am doing brochure and fax campaigns to these facilities, and wait for them to call.

I can say this, with a plan and some time I really believe the sky is the limit!

Thanks for all your help!



Pam Parnell

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Cash Flow Center

April 27, 2000

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Dear Lenny,

Our first client! How wonderful those words sound to us!

When Dale and I first heard about American Billing Systems, it was like an answer to prayer for us. I had been reading everything I could find on electronic billing and I realized this was the wave of the future. But...the only method I had found to get into the business was ordering a "kit" through a classified ad for several hundred dollars which gave us the software and a book on "How to do it". Since I work full-time and have never been very scholarly...this did not appeal to me. So when I heard there was a company that would actually provide training, materials, AND support...I knew this was for me. Thankfully, Dale had confidence in me and supported me 100%.

However, after the excitement of the training...reality set in. We both work full-time and soon discovered that doctors seem to work the exact same hours that we do! So it was difficult to find a way to talk to the doctors without having to take time off work. When I was really becoming discouraged, a dear friend who lives several hundred miles away suggested a mail campaign...she offered to make me some postcards to include in the letter that they could return to me for more information. With her encouragement, I prepared a letter and included a brochure, the return card, and my business card in each letter.

In less than a week I received my first return card! I called the doctor that day...his office manager's husband currently did his medical billing and they were moving out of state! I made an appointment to talk with him the very next day during lunch (see...there are ways!!) Not only did he sign with our company, but his current biller used MediSoft and would not be moving for over a month, so the doctor arranged with that biller for me to work with him and learn from him and then have everything transferred from his computer to mine!! I would be responsible for the billing effective in two weeks.

I also talked with this doctor about the Patient Payment Plan...he said he had a huge delinquent patient pay file. I left him literature concerning PPP and suggested he read that and we would talk about that program next week...which he readily agreed to.

Thanks to Lenny and all the American Billing Systems staff who have been so friendly, helpful, and encouraging!

Myra Escue

Myra Escue
Colorado Springs CO

Business Administration Services, Inc.

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February 23, 2002

American Billing Systems

Dear Mr. Welch:

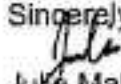
I am writing this letter to thank you for the tremendous support ABS has given me in getting my business off the ground. I signed four Customers in the last week with a potential for three more this week. If it hadn't been for the support and encouragement of the ABS staff I would not have gotten this far. Not only have they provided the technical support but the moral support as well. Yours is an organization filled with true professionals. Thank you.

In addition I wanted to take the time to share with other licensees some of my lessons learned. I would encourage anyone seeking "a quick buck" to search elsewhere. It took me a while to get where am I now. I don't think people realize the dedication required to starting a successful business. The decision should not be taken lightly and you should have a true understanding of your strengths and weaknesses. This will help you in making the decision.

Talk to other business owners about what it takes to be successful. Past success does not determine future success although it certainly does help. Armed with this information you should evaluate again whether this is the right option for you. Once you've made your decision stand by it and don't give up.

Self-employment is truly a wonderful reward. Making money at it is even better!

Sincerely,


Julie MaManus

Business Administration Services, Inc.

SUMMIT

Office Solutions

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July 8, 2002

American Billing Systems, Inc.

Dear Lenny & the Rest of the Folks at ABS, Inc.,

After almost 7 weeks, my first client is starting to get checks in the mail!!!!!! This is great! ...now that I'm getting comfortable with the whole process, I'm going after bigger and better accounts.

I landed this account, a Chiropractor, by just stopping by the office to drop off some material. I was lucky enough to talk with the Office Manager who was in the middle of printing and enveloping insurance claims. She told me they still send them through the mail, and that the doctor stopped taking Medicare patients because of the slow or nonpayment of claims (some in excess of 1 year). She was really interested (hyped is more like it) in what I had to offer and said she would talk to the doctor about it. I left her a couple of brochures and a tape.

I wasn't out of the parking lot by 100 yards when my cell phone rang...it was the Office Manager wanting to set up an appointment for me to talk to the doctor. Needless to say, by 8:30 the next morning, I had my first client. Not only did they sign up for EMC, they also signed up for PPP.

Got the first batch filed 3 1/2 weeks from the day we signed the account. Dr. Doyle received his first check just last week, 2 weeks after filing the first batch! Now he's referring a Chiropractor friend to me!!!!

The ABS marketing plan really worked for me...and a little bit of prayer doesn't hurt either.

I'm in the process of landing a 5 office doctor (12 other docs work for him) and an office out of state (my mother-in-laws Chiropractor). With the upcoming changes in the Workman's Comp laws that will allow us to file those electronically, my business will double, if not triple in the immediate future. Thanks ABS!!!!!!

Sincerely,



Craig Kingel
Summit Office Solutions

U.S. BUSINESS SOLUTIONS, INC.

April 29, 2002

Dear Lenny:

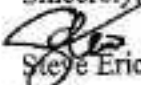
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I just wanted to write to you first and foremost to say thank you for all of your technical support and your expertise. As you know I got licensed from ABS in December 2001. When I first got all of my marketing materials in December I was ecstatic. I knew that what I had was unlike what any other billing service was going to have. I actively started marketing our new company in December 2001.

After about a month I signed my first client, which is a Chiropractor. This particular Doctor was with another billing service in the area and needless to say he was having tremendous problems. His accounts were erroneous and he had no way of checking up on this other billing service because they had to upload his files on a monthly basis..

I sold him on the fact that we had the best technology in the U.S. and that with our technology everything is 100% real time accessibility, which no one else has. This put his fears to rest right away. He signed on with me for a year contract and he has since referred 2 other doctors to me. My company has grown from 0 clients to 9 clients come this Monday 4/29/02.

My anticipation is to have 50 or more medical practices by the end of this year. With your technology and marketing support a billing service will never go wrong. The only things that your licensee's have to do is put their feet to the ground and go for it. Your licensee's also must give the best customer support available and maintain a level of professionalism at all times and they will have life long clients and friends as well as make a tremendous living. Lenny, you have been fantastic and I want to say again that your product and service has provided me with the opportunity of a lifetime. I finally have gotten away from a JOB and am doing something that I truly enjoy.

Sincerely,

Steve Erickson
CEO

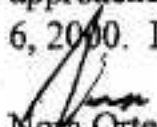
P.S. The keys to success in this business are: Smile, Enjoy what you are doing, Persevere and Never give up even if things are going slower than what you would like them too. I will never forget what Ann said in the training tape. "The only way to fail in anything you do is to Quit." "If you never quit you will never fail."



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

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The Rockford Group

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January 18, 2003

American Billing Systems

Dear Janelle:

My son's school band program does not provide musical instruments. We rent his saxophone from a local music instrument company, and after they send us an invoice, I would write a check each month to the company.

Their invoices, done in what is called impact carbon printing, looks like something from the 1950's. They appeared to be a perfect candidate for Pre-Authorized Checking.

I called the music company, and eventually got the president's name. I wrote him a letter, and made a copy of their outdated invoice to us. I attached their invoice to a copy of three sample PAC bank drafts, and asked them, "Which one would your customers rather receive?"

They have approximately 45,000 monthly rental customers, so when I finally met with the president, I told him that the invoicing costs alone are costing them \$160,000 a month. He did not disagree. Of these, only 5% (2,250) pay by credit card! If only 25-30% sign up for the PAC, that would be about 11,000 clients for us, and the company is paying us 3% on the dollar amount, with the average rental amount being \$28.00!

This company purchased a smaller music company (10,000 monthly customers) in North Carolina, and they just gave me the green light to begin *their* bank drafting, too.

I've also signed up a dentist and a podiatrist on the Pre-Authorized Checking program!

Thanks for the ongoing assistance!



Tom Parris

Dallas

SMART SOLUTIONS

Cash Flow consultants

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July 28, 2002

Lenny Welch
Marketing Director
American Billing Systems Inc.

Dear Lenny,

It was but a few days ago that I got my first client; and I just signed up my second one! This one really was a breeze.

I made a follow up call to a funeral home to which I had mailed a letter with a Pre-Authorized checking brochure. I met with the funeral director a few days later with presentation folder and my (very attractive) flip chart in hand. After my presentation he had a few question and was ready to sign the deal. He has 40 clients that are currently making monthly payments on their pre-need plan and he wants to get as many of them as possible on the Pre-Authorized Checking plan. From now on he will only accept payment in full or get the clients signed up on the Pre-Authorized Checking plan. I will also provide collections services on his delinquent accounts at the rate of 30%!!!

Once again, Lenny, I appreciate your support! You were always there for me, professional and knowledgeable, answering my questions and cheering me on. I could not have done it without you!!

Thank you!

Lillian Wheeler

Revenue Express



March 23, 2000

Lenny Welch
ABS
Austin, TX

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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



Southeastern Billing Solutions

April 19, 2002

Dear ABS Staff:

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What an amazing couple of weeks it has been for us. I never dreamed of growing this fast or being able to make this much money so quickly.

I was a stay at home mom and I was going to talk to this office manger over 20 clinics. The first thing I thought was this lady is going to think I have no idea what I am doing. I was 5 minutes early to the appointment and just a word to the wise never be early they will make you wait and it will feel like days.

As we go through the presentation she is asking me questions left and right and I am giving all kinds of answers hoping I don't sound like a babbling idiot. We are going over the contract and then she says " Honey, do I sign right here?" I almost fell out of my chair I was so excited, but as calmly as I could I said "yes mam."

She thanked me and said she was moving offices the next day and wanted us to start in 3) weeks. I told her we would be glad to get started right away.

I got to the car and called my husband he said " If you got the deal that's great but if you didn't that's okay too." I then told him "WE GOT IT!" He asked me what part and I told him both, the insurance filing and the patient payment plan!

The next call I made was to Lenny and told him our news, I was so excited I had to pull over on the side of the road I couldn't even breath!! Lenny asked me all kinds of questions about how I presented my presentation, not that I could even remember the only one I do remember is he asked me to remind him how many claims we would be going and how much we were charging. I told him 16,000 claims a month at \$2.50 per claim. Then he informed me that we would be making ½ million dollars a year, just on the claims filing.

The tears started flowing, I told Lenny I couldn't even imagine that amount of money and that I had never even seen a hundred dollar bill until after I got married 5 years ago. He put me on hold and then got on speaker with Annette, Marc, Virginia and a bunch of other people at ABS and told me to tell them what I had just told him and then he told them how much money we would be making. I felt like I was at a pep rally or something everyone was screaming and cheering for us and our success. Annette asked me what was the best part of all of this for me and I told her we would never have to worry about paying for our 8 year old daughter's college. I was wrong -- the best thing is now we will never have to worry about paying for any of our children's college. A week after we signed this account, we found out we are pregnant.

This business has been a true blessing for our family. The people at ABS are the most caring and concerned people I have ever met and can't believe that they share this information with people. I was scared to death to pay out the \$9,000 but I never could have known how little that is to pay to be able to spend the rest of our lives debt free. Our investment will be paid off the first month with this one account.

God bless,
Sonya Bowman

ACS ABSOLUTE CASH-FLOW SOLUTIONS

September 26, 2000

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Lenny Welch
American Billing Systems, Inc.

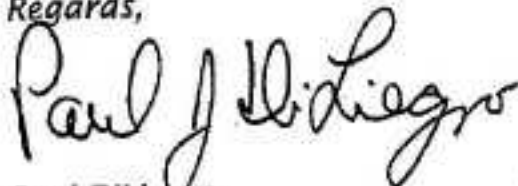
Dear Lenny,

Just wanted to drop you a line to let you know how we are doing. We have been a licensee for about 8 months. During those 8 months we have acquired 4 accounts. Three medical billing accounts and 1 pre-authorized checking account. As discussed, the first account was the toughest account to acquire. Since then we are starting to add accounts at the rate of approximately one account per month. I don't know how we would have done it without the guidance and support of American Billing Systems. The support that we have received from you and in particular Jannelle Johnson has been outstanding. Without Janelle I don't think it would have been possible to navigate through getting our first customer running smoothly.

I've tried a number of approaches to marketing: ads in medical journals, broadcast faxes, networking groups and the local chamber of commerce in my city. Thanks to the marketing tips and materials from ABS all the avenues we've chosen to market our business have produced results.

Thanks again for all the help. Keep up the good work!

Regards,



Paul DiLiegro
Absolute Cash-Flow Solutions