

Inspired Billing Management

American Billing Systems, Inc.
Administrative Offices
7120 Rufe Snow Dr., Suite 106-116
Fort Worth, Texas 76148

Dear Lenny:

I am so excited; I now have my first client. I first purchased your program in July 2004. After receiving the box of marketing materials and training information I became totally overwhelmed by other parts of my life as well as what to do with everything that came in the box. Finally in November I pulled the box back out and put stuff on shelves instead of letting it sit in the box. I had watched some of the video when I first got my materials, but then stopped. In January 2005 I started watching the videos again and went all the way through them.

On February 9, 2005 I landed my first client, Angel Care Medical Services. I offered not only the electronic billing system, but also some limited accounting services and business management due to my 20-year background in accounting and office management. Of course I could not do things the easy way, by finding a "normal" doctor that is already set up, I found a Nurse Practitioner that wanted to start her own business. I have now finished helping her set up her business and I just found out that her medicare number has been issued so that I can start billing on her account.

Lenny you have been so supportive and patient with me during the time it took me to push forward to acquiring my first client.

Word of mouth and contacts have to be the most efficient form of marketing that there is.

Sincerely,



Annette Speck

Inspired Billing Management

American Billing Systems, Inc.
Administrative Offices
7120 Rufe Snow Dr., Suite 106-116
Fort Worth, Texas 76148

Dear Lenny:

On February 28, 2005 I acquired my third client. The name of the company is Epiphany Medical Services. This particular company has a nurse practitioner that works in assisted living and independent living facilities to provide patient care.

Word of mouth continues to be the easiest form of marketing for my business. I offered electronic billing system, patient payment plan and some limited accounting and business management services. I bill my billings on a per claim basis and the accounting and business management at an hourly rate.

Sincerely,



Annette Speck

Inspired Billing Management

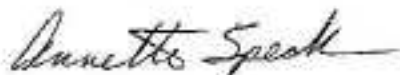
American Billing Systems, Inc.
Administrative Offices
7120 Rufe Snow Dr., Suite 106-116
Fort Worth, Texas 76148

Dear Lenny:

On March 16, 2005 I acquired my fourth client. The name of the company is H J & N Medical Services. This particular company has a nurse practitioner that works in nursing homes, assisted living and independent living facilities to provide patient care.

Word of mouth continues to be the easiest form of marketing for my business. My second client recommended this account to me. I offered electronic billing system, patient payment plan and some limited accounting and business management services. I bill my billings on a per claim basis and the accounting and business management at an hourly rate.

Sincerely,



Annette Speck

Business Billing Solutions

May 1, 2002

American Billing Systems, Inc.

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Annette,

The first thing that comes to mind is " OH WHAT A FEELING!" to get my first account.

Lenny and Annette had both said "go across town and practice first", which by the way was good advice! I finally said what the heck and mailed a couple of brochures with an audio tape and a nice letter on my letterhead.

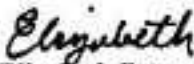
I then called the Billing Manager (whom I had had several conversations with two years ago when I was struggling to pay my sons medical bills!) and said "Hi Karen, this is Elizabeth Petersen" I didn't even get out my business name before she says "YES, from Business Billing Solutions, right?! I just received your tape and brochures and would like to set up an appointment with you!"

WOW! Once we talked it was like we had known each other all along. She has a background in banking and it worked out wonderfully. I knew I was going to have to try REALLY hard with the 80% Listening and 20% Talking (I have been practicing that with my four children and boy what a difference when you consciously make yourself... shut up and listen!) but I went in there knowing that this is what I had to do if I wanted to know what they needed and what services I could offer!

Oh, by the way, it ends up that the actual "Billing Office" for this practice IS on the other side of town 30 minutes a way! This is only the beginning. Karen said they process 5,000+ claims a MONTH and that they will be switching over and give me that business also!

Thanks so much Jason! When I found out I got the account I immediately called Jason and asked him if he had his "Dancin" shoes on as I just got my first account! I know I did, as I was doing my own little dance!

Keep your chin up, it will happen when you least expect it! It's all in "Gods timing" not necessarily ours!


Elizabeth Petersen
Business Billing Solutions

ADVANCED OFFICE SOLUTIONS OF LOCKHART

March 17, 2000

Annette Gardner, President
American Billing Systems

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Dear Annette:

I am writing to inform you that my billing service is now at the point to where I can quit my full time job, which I have done as of today, to fulfill my dream of self-employment. Many thanks to you and the wonderful staff of American Billing Systems. I could not have achieved this goal without all of you!

Now that I am in this position, I am looking forward to helping ABS with incoming calls from potential licensees who are looking to be in the position I am now in. I feel I am positive and energetic and can portray these qualities to the licensees to help them achieve the same goal and to assure them they really can do it. I am also willing to speak at future classes here in Austin to be a positive influence and to actually be "in person" to tell my story of success.

I look forward to my future and, again, thank you for your endless support.

Sincerely,



Lisa Guertin

April 1, 2002

Lenny,

I signed my first PPP client on March 25! The client is a Chiropractic office (father and son).

After I signed up in October, 2000 I came home and sent letters and brochures out to several doctors and my plan was to follow the ABS Marketing Plan until I had at least one doctor signed up. I decided I was going to market the PPP and try to get my foot in the door that way, which is exactly what happened.

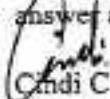
I started by sending out some faxes on the PPP to a few doctors. A couple days after I sent these out I noticed I had a fax on my fax machine. I looked at it and thought to myself, this is the same thing I sent to the doctors a few days ago. I then looked at the box on the bottom that tells the recipient to mark if they do not wish to receive this fax again and noticed that it was not checked. Then I looked at the coupon and there was actually a doctor's name and phone number written on there stating they wanted more information on the PPP!

That next morning I called the office and spoke to the doctor and set up an appointment to meet with him and told him I would need 15-20 minutes of his time. I met with him on the day and time we agreed on and he told me to make it quick because he only had 5 minutes. So I explained the PPP to him as fast as I could and he said he thought this would be something they would be interested in and I handed him the audio brochure and ask that he listen to it. He said he would and if he didn't call me by next Friday for me to give him a call, and when I did he said they were very interested and for me to call him back in another week.

So I waited one more week and called back and he said they definitely wanted to do this and so we set up a second appointment. I went with the agreements ready for them to sign and a copy of the forms for their patients to fill out. His father was also present at this meeting and I explained to him how the PPP works. He was so excited about it and the fact that it was so flexible. I handed him the agreement. He read it, signed it and gave me a check for the set-up fee. I couldn't believe it! I had actually gotten my first doctor signed up....and it was that easy!

At that point the father asked me if I also did medical billing. I told him I did and we discussed this briefly. After I had been home about an hour my business line rang and it was the doctor wanting answers to some questions he had about the electronic claims filing. I answered his questions and they will sign an agreement with me to do their claims filing for them also.

Thanks so much for your support, motivation, encouragement and always being there to answer all my questions.


Cindi C

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Cash Flow Solutions

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August 7, 2002

American Billing Systems

Dear Annette,

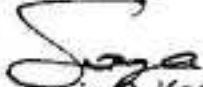
I am a little late sending this in. I attended the training class the middle of June and my first account came somewhat easy on 1 July.

It is a security company and they are offering PAC to their monitored customers as well as to new customers who cannot pay everything up front for an installation. This client has had several extremely slow paying customers. PAC takes away the worry of being paid on time and the client is now much more inclined to extend credit.

I was very unhappy in my job with the government and looking for something else. About 8 months ago, enrolled in a home study course for Medical Claims and Billing. Then I heard about ABS on the radio and attended an afternoon seminar. I was so excited about the potential of this business I called my husband and told him he just had to come back to the evening seminar and hear all about this. Well, he came to the seminar but was a little skeptical. But, by the end of the seminar, he was as hooked as I was.

I quit my job with the government mid-July to actively pursue this business full time. I cannot thank the folks at ABS enough for this opportunity to break out of the very stressful, unhappy rut I had found myself in. Only I can determine what will happen now with the help of the Lord. I truly feel like He has been in this with me every step of the way.

Sincerely,



Sonja G. Koons
Cash Flow Consultant

Automated Billing Services

February 8, 2003

Dear Annette,

I want to take the time to share with you and the rest of the staff at ABS our experience in establishing our first account as a billing service center.

Before acquiring our first account, Vicki and I spent two years researching other companies that offered electronic claims filing. We were focusing on filing insurance claims only, because that was what all the companies had to offer. We didn't find or feel comfortable with any company until we met with an ABS, Inc. representative. ABS, Inc. gave us the knowledge, support and encouragement to establish what we have done with our business.

First of all, we spent one week setting up our office. We decided January 3rd would be the perfect time for that because of prior obligations. However, on January 10th we sent out our first marketing materials which consisted of postcards provided by ABS, Inc.

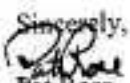
On January 12th, we followed up with phone calls to the providers that were not filing their insurance electronically. The first office we called on was very interested in what we had to share. After speaking with the receptionist, office manager and the doctor, we left them with a folder that contained an audio tape, brochures and worksheets for them to review. Before leaving that day, we were able to set up an appointment with the doctor and the office manager later that week.

On our second visit, we were primarily going to focus on the electronic claims filing. The doctor had heard of another doctor that was outsourcing insurance claims, and the savings it is currently providing the practice. However, after they listened to the audio tape, the office manager and doctor were not only interested in the electronic claim filing, but the Patient Payment Plan as well. Therefore, we think the audio tape was a big help in establishing this particular account.

During our visit, we discussed the Patient Payment Plan in great detail. We explained how the plan works, and how the practice and patients would benefit from it. Before leaving that day, we had a signed contract for the Patient Payment Plan and received a \$100.00 check for the set up fee. The PPP now gives their patients another payment option besides strictly cash or credit card. And, many of their patients are able to continue their treatment plans on a longer basis, therefore, making everybody happy.

Before leaving that day, we set up another appointment to continue discussing the filing of their insurance claims electronically. On our third visit to the office, we were able to explain in great detail how outsourcing their insurance claims would benefit the practice. The doctor was very pleased and willing to outsource his insurance claims. We charged a set up fee of \$450.00, \$4.00 per claim and will be filing approximately 250 - 400 claims per week.

Finally, I would like to thank you all for your support and help. You were there and when you said you would be, you helped guide us through all our questions, gave us enormous technical support, and continue to do so on such a short notice. We feel much more comfortable knowing we have ABS beside us, and took forward to our continued success with our business.

Sincerely,

Pat Rose
Billing Consultant

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Reflections Cash Flow Technologies

May 14, 2001

American Billing Systems

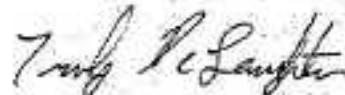
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Dear ABS,

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



WISE CASH FLOW SOLUTIONS

June 22, 2000

Mr. Lenny Welch
American Billing Systems

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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

Make Your Cash Flow UP With Us

**Upward
Solutions, Inc.**

→ Pre-Authorized Checking
→ Claims Processing
→ Patient Payment Plan
→ Business Invoicing/Billing

May 1, 2000

American Billing Systems, Inc.
Attn: Lenny Welch

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Dear Lenny,

We would like to tell you our first success story.

On our answering machine there was a message from a gentleman who said he had heard about one of our flyers from another business owner we had visited. We called him and made an appointment. He said he was having difficulty finding reliable people to outsource work to. In our meeting with him we found out more about his business and what his needs were. His business involves the financing of in home sales such as vacuum cleaners and water purification systems.

His biggest need was help with calling the customer about their past due payments before they are sent to collections. We try to get them set up on a payment plan and are in the process of taking over his invoicing for future customers. This client has given us great potential for our business growth since he does financing nationwide.

Getting our first client set the tone for the type of business we would like to target. Our networking in the Chamber of Commerce gave us the opportunity to set up another appointment. We are hopeful it will lead to another client. We will keep you posted on our progress.

Sincerely,

Tina Landis
Tina Landis

Stephanie McCrorie
Stephanie McCrorie



MANAGEMENT SOLUTIONS

January 28, 2003

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. Hmmmm....

The next major event that helped me know that we were making the right decision was the American Billing System's (Video) Training Seminar. I had not grasped the flexibility of my possibilities as a business owner until I learned from your training staff all that could be done with the package that I had purchased. I was expecting a long, boring training 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

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December 19, 2002

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Mr. Lenny Welch
American Billing Systems

Dear Lenny:

On December 13, 2002 we signed up our fifteenth ECF client. Another client referred this client to us. She and three others were previously associated with another agency, and elected to leave because of the rate increases they were to be required to pay. After interviewing several candidates, we were selected. This practice is very active and has great potential.

Sincerely,

Linda Neifert



Guaranteed Billing Solutions, LLC

We put cash back in your drawers!

May 15, 2002

American Billing Systems, Inc.

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Dear Lenny:

This letter is a long time in coming, but it has finally arrived. It's amazing how time just flies by and months go by before you even realize it. This is my success letter for obtaining my first two clients. I attended the training seminar in July of 2001. At the time, I was 6 months pregnant and already starting to waddle with every step.

After the conclusion of the training, and then after some intensive planning, I began the tiring work of convincing people that they needed my services. I turned my kitchen into a bakery, made more Kringle than I thought possible, and headed out into the lion's den. My goal was to sign on three clients before I delivered my baby. As my due date approached, I had a couple very promising leads, but no signatures on the dotted line. Then, when my daughter was just a couple weeks old, two of my three leads signed the contracts, and I was finally in business!

It has taken many hours on my part and yours to help get me going. But now I am feeling confident that I actually can run a successful business on my own. My first client to sign was a plastic surgeon (who agreed to pay a percentage of his claims - yeah!) and the other client is a dental office (who is using the pre-authorized checking service). The steep learning curve is finally leveling off, and I'm feeling comfortable with what I am doing. So, of course, the time has come to begin looking for yet another client to make my life crazier.

Thank you for all your help and words of encouragement. Without them, who knows what shape I would be in now.

Sincerely,

Rachel Linstroth

Guaranteed Billing Solutions, LLC



Sensible Solutions

October 11, 2000

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

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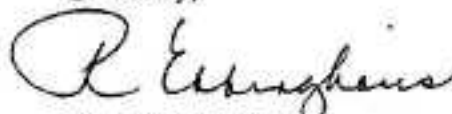
Dear Lenny:

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,



Ruth Ebbinghaus

Pro-Express Billing Service

Specialists in Automated Cash Flow Solutions

March 21, 2003

American Billing Systems

Lenny,

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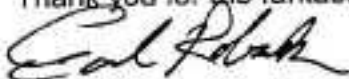
After getting through the video training, I was so excited to get started. I went to pay my daughters tuition for school (pre-school facility) when suddenly it hit me. Can I offer them a service? Sure, I can! I started talking with the person at the front desk taking my money and asked her if there are people that they have a hard time collecting from. She said yes. I told her a little about the preauthorized checking program we can offer and she was excited. She gave me the name of the person to contact. I said thanks and asked her to leave a message for him and to let him know that I would be calling to speak with him.

When I called the next day they put me right through. I told him about our program and he was so excited. He asked a few questions and then said to us "Is setting up 12 separate accounts going to be to much work for you"? I never thought I would hear someone say that to us. He actually was trying to make it easy for us.

This account is 12 schools with 700 clients to sign up. Seventy-nine percent of the 700 clients pay weekly and the school wants to convert all the weekly payers to weekly pre-authorized check drafts. He wants weekly, bi-monthly and monthly draft capability. We tailored the contract, service agreement, etc. to fit the needs of the school. This account was easy to get. My guess is most small businesses that are having trouble getting their money for services rendered are grateful for something like this.

The day before our appointment I spoke with Lenny. He was a great help to me. The encouragement from the staff at ABS was wonderful. We all need the support and confidence that we CAN DO IT!! We are blessed that Annette provided a skilled staff to provide the initial video training. It does help. In addition, it works!

Thank you for the fantastic opportunity!



Diana & Eric Robanske

Pacific Cashflow Solutions

Member of American Billing Systems

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June 27, 2002

Dear Lenny,

As I write this I still can't believe that we actually signed our first contract last Friday! Both Pam and I are still asking ourselves if this is really happening!

We signed-up the largest printing company in Hawaii, for pre-authorized checking. They have about 1000 accounts of which 500 are active at any given moment. Depending on the client they customize their terms, 30, 60 or 90 days. The average invoice amount is \$10,000.00 with a total invoicing of \$3,000,000.00 per month. Their major concerns were:

- 1- 20% of receivables were delinquent
- 2- Borderline credit approved accounts
- 3- Keeping current accounts current

We made our proposal and they agreed to 8% on the delinquent balances, 3% on the borderline credit approved accounts and 1% on the current accounts. Lenny, what is 1% of \$3,000,000.00? ... is that \$30,000.00 ... per month? ... X 12 MONTHS? ... CAN THIS BE REAL?

Of course, we realize that not everyone will sign-up but even with a conservative scenario it's still incredible. And what about the 8% on the approximate \$600,000.00 delinquent accounts? I'm too embarrassed to even mention the potential of that!

The most important consideration is that this company is only one of many subsidiaries of a large corporation so think of that potential.

If it wasn't for the fact that the parent company just spent BIG BUCKS to do a computer conversion for Y2K and bringing this company on-line with the corporate office I might have had a chance of getting their billing business too. Can you imagine!

Lenny, I can't tell you how much we appreciate the support from all of you at ABS. We really couldn't have done it without you guys ... MAHALO & ALOHA!

Sincerely,



Mike & Pam

Pacific CashFlow Solutions

Outsource Billing Services, LLC

May 7, 2002

American Billing Systems

Lenny,

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I finally did it, I got my first two accounts! One is a Life Insurance Company that wants to do Pre-Authorized Checking for their monthly premiums. I had initially mailed out the brochure and letter on 8/29/01.

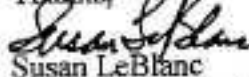
I got a call from this woman who had gotten the letter back in August, she left it on her desk and came across it a few weeks ago, put it in her drawer and then after talking with someone in the office, she remembered my stuff, pulled it out and called me. I signed her this week.

As part of the setup fee, I will mail letters (on her letterhead) to all her existing customers and I will supply her with forms to sign up an new customers. She would like to have most of her customers on this as soon as she can (over 3,000)!

It was that easy, just like fishing, put the bait on the line, throw it out there until you get a nibble, then reel it in.

I also signed up a mailbox/postal business. I stopped by on his first day in business and dropped off a PAC brochure. I will be drafting his customers for their "running tab" each month! He has already told other people about my service, and I have brought him brochures and business cards and promised him a finder's fee if I sign up anyone he sends my way.

Thanks,



Susan LeBlanc

Outsource Billing Services, LLC

CASH FLOWS



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Dear ABS

Here is a nice success story. A few weeks back I am home doing housework and the phone rang. It was a company fund raising for the fire fighters of our state. Of course I pledged some money and as my mind works I'm thinking "Ah! a possible client!" I asked the gentleman whom I might speak to regarding helping this organization with their fundraiser. He gave me a name of a person who gave me a name of another person. I called this other person who was very busy but said he could give me 15 minutes. We set a date and time to meet. The next week I met him and was finished giving him information about what I could do for him in 8 minutes. For the next one half hour he questioned me and complained. He said he would have to bring this concept up to the board and it might be awhile for them to warm up to this concept. They just agreed to accepting credit cards as a means of payment. Two days later I got a call from his secretary asking for more paperwork and information. My heart throbbed as I thought "there is nothing more I can give them except a contract." I explained this to the secretary and she put me on hold. When she came back she asked if the contract could be faxed over so they could sign it and get things going ASAP. I signed a contract with a company who's business is fundraising for firefighters of our state. I have the entire state. I have a training session next week with the phone calling people explaining how best to present this form of payment.

This story goes to show you, you don't have to be out beating the pavement to drum up clients. You do, however need to be constantly thinking of innovative ways to catch the attention of a possible client. It never hurts to ask. What hurts is someone beating you to the punch! The encouragement and congratulations I receive from the folks at ABS is still heartwarming. I truly appreciate them. They do keep you on a positive road! Thank you so much.

D. Reynolds



Advanced Business Solutions

April 18, 2000

Dear American Billing Systems,

I want to thank you for an incredible opportunity you gave my husband, Dale, and I. Through much persistence and commitment we just landed our first account.

We waited until after the holidays to get going with our new business. We have been relying on Grandma's and friends to watch our 2 little ones. Just 2 weeks ago I decided to get serious and I hired someone to watch them 2 days per week.

Our next door neighbors own a small business. I have casually approached them many times about using the Pre-Authorized Checking Plan instead of sending monthly bills. Last week she was at our house. I started asking questions about their billing process. I explained in detail how it works. The next morning we got together. I presented she and her husband with a letter to send to their customers. They agreed it would work well for them and are going to send out the letter at the next billing cycle.

They also gave a copy of the letter to an associate of theirs who owns the same business.

I couldn't have done it without my constant contact with Lenny Welch. He continuously supported my efforts and encouraged me when I got frustrated. He sent marketing information to me and helped fine tune my phone script and business cards. His help gives me the confidence to get out there and get another account. Thank you! Thank you! Thank you!

Sincerely,

Teresa Skinner
Director of Sales

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CASH FLOW TECHNOLOGIES

"Cash Flow Solutions For Your Cash Flow Problems"

Dear ABS:

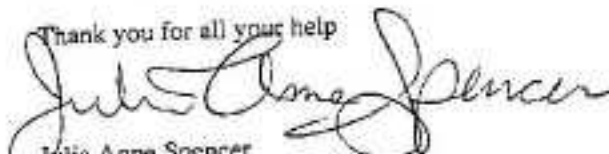
I got my first account (July 2000)! I went for my training at the end of March and began starting to generate business towards the end of April. It took me a little longer for my first account because I had a lot of challenges ahead of me.

My husband I came home from training on a Saturday, we told our family late that night that we were moving, and then moved that following Saturday. My husband is a self-employed carpenter and he had is schedule already booked for the summer. I moved with my 2½-year-old daughter to start my new business and my husband remained at our other house to finish his work for the summer. I moved because we decided it would be best for me to start my new business at our new location instead of starting it and then having to move my business in about 5 months. This is where my challenges began: I moved to a new area; I didn't know my way around to anywhere; I didn't know any businesses in the area; I didn't know ANYONE let alone have a "warm market"; and I didn't know anyone to baby sit my daughter while I went out to get business. But I had a goal and I was determined to achieve it! My goal was to at least have a start this summer with my business. That way when my husband moved with me at the end of summer, we would at least have some income to make the transition smoother. I met my personal goal by getting my first account!

Since I did not have a "warm market", I decided I would start by sending letters to doctor's offices. I used The Yellow Pages and I would pick out 10 practices to contact. I would then call those offices, ask for their business hours and ask for the name of the office manager. Then I would send out a letter along with some brochures and a marketing flyer to the attention of the office manager. The following week I would follow up on my letter by visiting the practice and try to obtain an appointment with the office manager to come back to evaluate the practice. My first set of letters and contacts gave me an appointment to go back to evaluate the practice. My second set of letters also gave me the opportunity to go back to evaluate the practice. I was then able to give those two practices a proposal for the Electronic Claims Filing and the PPP. One of these practices signed the contract for the PPP! This practice is currently sending out 500-1000 invoices a month. They aren't sure yet if they want me to file their claims electronically (they are not currently filing electronically), but the with the PPP I have my "foot in the door"! Actually, the only reason I had the opportunity to even present a proposal with the electronic claims filing is because of the PPP. The PPP gave me an opportunity and an edge that I would not otherwise have had if I didn't have the PPP program to offer.

This is only one account for now, but it is a start. I have had such success in my marketing that I am very pleased with the results. I will keep marketing myself to get more accounts. I have another set of letters already in the mail and I will be following up on them next week. I am very glad I went to the training in Texas! Without that training and the help of Lenny, I am not sure what I would be doing. Well, I take that back; I know what I would be doing.....NOTHING and I would be sure to fail if I had tried this on my own without ABS help.

Thank you for all your help


Julie Anne Spencer
Cash Flow Technologies

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Electric Billing I

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Dear, American Billing,

I would like to thank you for all the continued support and encouragement you have given to me since I came to training in July of this year. I am very excited that I signed up my first account last month. It is a practice with 3 doctors in it!

At first I was very skeptical about the support I would get from your staff, but once I started asking questions and tapping in to this resource, I have been very pleased with their knowledge and support.

The training was excellent and I was very impressed with the marketing materials you provided. As a matter of fact, if I had to go out and produce the same quality marketing materials myself, I might not have signed up my first account so quickly.

I did what you taught me in training and I sent out a direct mail piece. I decided to send out only 10 at a time, because I wanted to make sure I could follow up on them in a timely manner. I timed my mail out so the doctor's office would receive them by Tuesday, Wednesday, or Thursday. I then made follow up phone calls the very next week, using the phone script from my training manual.

I made it very clear that my purpose was to help the office staff and to increase the practice's bottom line. As part of my sales strategy I offered to bring the office staff and the doctor lunch, and asked them what kind of sandwiches they liked best. I also asked if I could bring a few brochures and materials to share with them before our lunch meeting. They liked this idea fine and said it would give them a chance to go over things a bit first.

During the lunch meeting the doctor asked me everything I knew about claims processing. I was a little nervous but re-assured him that my services would save him time and money and he would see a much quicker return on his investment. The funny thing was that he was ready to hand over all his billing to me then and there, but his wife had to agree too.

She agreed of course. I asked them to let me do some number crunching back at my office and that I could prepare a proposal and contract for them to review. We picked a date later in the week for us to meet up again and close the deal. After reading my proposal and contract they agreed to the terms and I walked away with my first account and a set up fee in my pocket!

Now I look forward to servicing the account and bringing on new ones in the near future. I am proud because I have my own business now and see a bright and clear future ahead.

Sincerely,



Lynne J. Tolbert

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March 3, 2000

Dear Lenny,

I'm happy to share my first success story with you. I didn't have the connections that some of the other ABS licensees talked about during training. I knew I would have to create my own network. I joined my Chamber of Commerce and it's been a great investment. I attended the new member's breakfast meeting. Each person stood up and described their business. "I'm a cash flow specialist, and I provide an effective means of collecting account receivables in a timely manner...." At the end of the meeting I was approached and told by a fellow member that he was looking for someone to help him with his account's receivables. We set an appointment and I met with him later that week. He is starting a new endeavor that creates recurring monthly subscription payments for training materials which he sends to various businesses. I gave him an initial proposal and we discussed his needs. We scheduled a second meeting a couple of weeks later. The end result is that I have signed my first client.

Throughout this process, Lenny made himself available to answer questions, make suggestions and encourage me. Approaching the marketing end of the business made me somewhat insecure. Lenny raised my confidence level by sharing good marketing techniques. I want to thank Lenny and commend ABS for being there **after** basic training. Going out into the real world is when I needed ABS the most and it has made a difference.

Looking forward to growing my business and success to all ABS licensees.

Sincerely,



Annette Aultman

PBS

Professional Business Systems
"Your cash flow solution"

May 22, 2000

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Lenny Welch
American Billing Systems, Inc.

Dear Lenny:

Well, I finally acquired my first account. I will be doing the Patient Payment Plan for a Chiropractor's office. The office has two doctors and I will be doing approximately 250 drafts each month. I am charging them a \$100.00 set up fee. Even though this is a small account, the excitement is just as great as if it were a large account.

About two weeks ago I took some of the tapes to town and left them and a PPP brochure at several doctor offices. When I called back the next week to do the follow-up, they had listened to the tape and were interested. We set an appointment for later that week, but due to an emergency they had to cancel the meeting. They called me back this morning and wanted to get together later this morning. I met with them at 11:00 and within 10 minutes everything was signed, sealed and delivered.

The tape is an awesome tool. By the time I met with them they were already convinced that they wanted to do this, so I didn't have to do much selling. All I had to do was collect the check...

I also left the tape with a dentist who called me and is wanting to set up an appointment so I can visit with him and his office manager. They want to do a luncheon appointment. I am in the process of getting that meeting set up now.

Plus, I have an appointment this Friday with a hospital in one of the two towns in our area to go over the PPP. I had left them one of the very professional looking Solutions Brochures.

This is a very exciting business, plus I am having so much fun doing it. All it takes is persistence and consistence.

I would like to thank everyone at American Billing for their help and support. You all have been great to deal with and I am very proud to be associated with such a sincere and dedicated bunch of people.

Thanks again.

Marsha L. Griggs

Marsha L. Griggs
Professional Business Systems



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August 19 2000

Mr. Lenny Welch

Dear Lenny,

Persistence does pay off, after returning from the training seminar Linda and I came back all fired up thinking that most of doctors offices were just waiting for us to show up in our white suits and solve all of their billing problems. Well they are standing, and they are waiting, but guess what, they want you to ask for their business, sometimes more than one time. They even had the nerve to ask for our credentials.

After about two months of working full time, making phone call after phone call, I had gotten two or three appointments and had gone on a couple of them to no avail. Then I called this one office that was local, that turned out to have the home office 70 miles away. I set up the appointment with the administrator and followed up, it went well with the exception of the last time they had out sourced, the company did not file a claim for over six months, needless to say out-sourcing was not top priority on their list.

However I don't give up easily, I kept calling and talking for the next couple of months, and finally it paid off we did sign them up on the Patient Payment Plan, we got all four of their offices starting August 22 2000.

I also have more interviews working, and it appears some more just about ready to make the decision to go with us.

Needless to say there were times when I questioned whether I should make the long drive for the meeting, so never give up, the administrator told me the reason he gave me the account was because of my persistence.

Sincerely

A handwritten signature in cursive script that reads 'Jim Yerby'. Below the signature, the name 'Jim Yerby' is printed in a simple, sans-serif font.

Jim Yerby

Open Door Business Services

Opening Doors To Solutions For Your Business

April 27, 2004

ABS, Inc.

I have been an ABS licensee since November of 2003. I signed my first service agreement in January, and two weeks ago I picked up my second signed agreement for the Patient Payment Plan.

This second dentist I had been marketing to for about two months. The first time I met his office staff, I was told that they had just signed on with a collection agency to handle their bad debts. They were really hurting. I stopped back in a couple of weeks later and met the dentist personally. When I returned to my office, I faxed over the fax pack for the Patient Payment Plan. That really got the ball rolling!

He had hired a new office manager and she wanted to take advantage of services that could simplify the office, whereas the old manager wanted to keep everything in her control. I contacted the dentist that I am already working with and the office manager enthusiastically agreed to giving me a reference. At that point she also told me not to be surprised if I receive calls from other dentists because she has been telling the other dentist she works with about my services. It turns out that the dentist I had currently contracted has a very good reputation and that alone was a very big plus for me. The fact that this dentist was working with me really impressed them and as soon as they talked to the office manager personally, they agreed to sign a contract!

I am now halfway to the goal that I set for myself to reach by June! I am also following up on a referral from the first dentist. I will keep you updated with my progress! Thank you so much for the wonderful support.

Sincerely,


Ashley J. Bromgard

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Open Door Business Services

Opening Doors To Solutions For Your Business

June 29, 2004

Dear ABS Staff,

I just received my third and fourth signed agreements for the Patient Payment Plan!

The very first dentist I signed up on the Patient Payment Plan has a very excited office manager who has been giving me referrals since the first signed her agreement. These last two service agreements are because of her hard work!

I just signed a dentist in Houston, Texas who has two offices. Not only have they signed an agreement for both offices, before the contracts were even signed, the office manager had referred me to a dentist in Pennsylvania! I have been communicating with her for the past two weeks.

I am very excited with the progress of this program and looking forward to see how it grows from here!

Thank you for all of your support and help and I am sure that I will be speaking with you very soon!

Thank you,



Ashley J. Bromgard

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Revenue Solutions

March 26, 2004

American Billing
306 E. Post Oak, Ste. 100
Burnet, Texas 78611

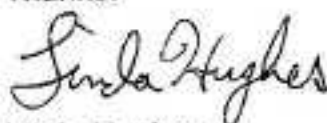
Dear Lenny:

WOW! What a day! I finally got a day care to sign up. And it is my third client in one day. I have been working on this client for a few weeks and they agreed today, I took all the information for their parents, so they will give the parents the information today! And of course signed the contract so we will begin next week.

That makes 3 new clients in one day!!!! I am looking forward to next week!

What a great day and start to the weekend! Have a great one yourself and I'll be calling and e-mailing lots!

Thanks!



Linda Hughes
Revenue Solutions

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M & M Billing Solutions

1234-
City
Phone
Fax

May 4, 2004

American Billing Systems, Inc.
Administrative Offices

ABS Staff:

We just acquired our first account! The account is for a mental health facility. We are providing claims management.

It has been very helpful to be able to get help from ABS. Whenever a question or doubt has arisen, you have been there to guide us to a course of action that works.

The account actually took about a month to finalize. This type of facility has a lot of different entities involved in the decision making process. Lenny, you were able to explain that as well and encouraged us to persevere, and that made all the difference in our success.

We would like other people to know that we took a leap of faith when we invested in this business. This is something we have wanted to do for years. We trusted that ABS would help us to achieve our goals. Slowly but surely we are living out our dream, with ABS at our side every step of the way.

In closing, we would like to tell you it has been an absolute pleasure working with all of you. You are all so helpful and kind. With you guys as our "marketing gurus" we could take over the world.

Sincerely,



M&M Billing Solutions

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M & M Billing Solutions



June 23, 2004

American Billing Systems, Inc.
Administrative Offices

ABS Staff:

We acquired our second account in June 2004. The account is for a substance abuse facility. We are providing full practice management. They even signed up for PPP. So, in essence, every service we offered, they took.

It seems that the marketing method that is working best for us now is word of mouth. It is amazing how one account can turn into many warm referrals. This account was a lot easier to acquire than our last. The facility called US! That in itself was so exciting. Within a week we had a signed contract that included all the terms we requested. We believe that the experience of our first client made the difference in acquiring this account.

We can always count on your unfaltering dedication to provide us with excellent support in our business endeavours. We have come to realize that your experience is vital to our success. Thank you for giving of yourself so freely.

Sincerely,

M&M Billing Solutions

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Inspired Billing Management

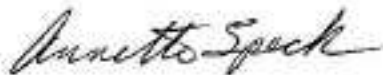
American Billing Systems, Inc.
Administrative Offices
7120 Rufe Snow Dr., Suite 106-116
Fort Worth, Texas 76148

Dear Lenny:

On February 24, 2005 I acquired my second client. The name of the company is Daystar Medical Services. This particular company has a nurse practitioner that works in nursing homes to provide patient care.

Word of mouth continues to be the easiest form of marketing for my business. I offered electronic billing system, patient payment plan and some limited accounting and business management. I bill my billings on a per claim basis and the accounting and business management at an hourly rate.

Sincerely,



Annette Speck