

### Success Story

I attended the American Billing Systems Training Seminar ending on September 15, 2000. I got back home on September 17<sup>th</sup> in the late evening. The next morning I began making calls to my "warm market." I had my first data gathering appointment with a physician, previously known by me on a first name basis, on September 28, 2000. The physician was in "pain." The reason I met with him initially was that, due to circumstances beyond his control, he was forced to assume the role of being his own office manager. I put together a proposal over the following weekend. I finalized my presentation with the support of the Marketing Department of ABS on October 2, 2000. The doctor committed to becoming a client on October 6, 2000. I encountered many of the objections for which I had been prepared in the ABS training Seminar. I received support of the ABS staff during the marketing process. A Mere **19 days** after beginning my marketing efforts, I had my first client.

I have used nearly all of the marketing techniques that were presented at the ABS Training Seminar in Austin. My partner and I specifically used our "warm" market, networking and telemarketing. We now not only have our first client, but I have two other proposals presentations and an initial interview next week. One of these has the potential of a national contract. All of this happened in less than four weeks. The bottom line, for me, is that if you are willing to work, this business will really work for you. Thanks ABS! I am on my way to freedom from a career that I hated for many years.

Sincerely,



Larry J. D'Angelo

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# Open Door Business Services

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Opening Doors To Solutions For Your Business

ABS, Inc.  
7120 Rufe Snow Dr.  
Suite 106-116  
Fort Worth, Texas 76148

April 27, 2004

Dear Lenny,

I have been an ABS licensee since November of 2003. I signed my first service agreement for the Patient Payment Plan 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 followed up a couple of weeks later after they had a chance to see how the collection process was working out. I was unable to get in contact with him after that but did not give up. 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. Before he would even meet with me he requested references. I found out later that unless you can provide references, he will not even consider your services. 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 and am working towards my first Electronic Claims contract. I will keep you updated with my progress! Thank you so much for the wonderful support.

Sincerely,

  
Ashley J. Bromgard

PO Box 8122  
Fort Worth, Texas 76124

Telephone/Fax 817-492-4018  
Cell Phone 817-713-4513

# Open Door Business Services

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Opening Doors To Solutions For Your Business

ABS

Attn: Lenny

306 E. Post Oak, Suite 100

Burnet, Texas 768611

June 29, 2004

Dear Lenny,

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 she 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

**ebs**  
**Efficient Business Solutions**  
**Billing.Invoicing.Consulting**

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Lenny,

Hope all is well, Kimberley, my wife, mentioned to me that I should write you with a brief summary of what all we have got going since getting the ABS package of services. So here is our 6 month run down...

After getting the advertising materials, which are so professional no one knows we are an at-home business, we pursued our contacts leading with the Patient Payment Plan allowing for a way to get in the door to 3 doctors offices. Since the PPP costs the doctors in effect \$0, its great way to get in the door and eventually set yourself up for more services. All three of the doctors now use PPP and our medical claims filing services!

One example of how effective the services we provide are is the following: \$150,000 production a month doctor was collecting around \$76,000 a month before we showed up. After implementing both the PPP and electronic claims he is collecting nearly 100% of his production with only \$1576 not collected last month! He has nearly \$100,000 on PPP and is getting paid anywhere from 8-15 business days on the vast majority of his insurance claims as opposed to the average of 60 days before we showed up. This doctor now has us coming down in the next 2 weeks to have a meeting with 3 other doctors in his area!

Thanks for your help!

*Matthew*

Matthew/Kimberley Franek

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# **U.S. Business Solutions, Inc.**

April 19, 2004

To Whom It May Concern:

As you know, I have been an ABS Licensee for over two years now. Since the start of my medical billing business I have now grown to almost 100 medical practices nationwide.

I can't tell you how exciting it is to have an income of over \$400k per year now. I never imagined when I started this endeavor that we would grow to where we are today and it only gets better day by day. For those people who are out there that are thinking about getting into this business I have some advice. This business is very rewarding and it can be challenging at times. It is exciting and it is fun. With hard work and determination it really does pay off.

If there is one thing that I have taken from ABS and there are many it is this: "the only way a person can lose at anything is by quitting. If you never quit then you can never lose." That makes complete sense.

This week we have brought on 4 new Chiropractors. I am so thankful to have found ABS. keep up the great work and thank you so much for all of your support.

Sincerely,



Steve Erickson

CEO

U.S. Business Solutions, Inc.

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# Freedom Billing Associates

*Medical Billing and Cash-flow Specialists*

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1 November 2006

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

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

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

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

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

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

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

Sincerely,

Robin C Herrera  
Cash-flow Specialist  
Freedom Billing Associates

8107 Rebawood Dr., Suite B  
Humble, TX 77346  
281-576-9685 office 281-576-9671 Fax  
cash-solutions@hotmail.com

# *M & M Billing Solutions*

1232 Bandera Hwy  
Kerrville, Texas 78028

Phone: 830-896-1422

Fax: 830-257-9760

[mmbillingsolutions2004@yahoo.com](mailto:mmbillingsolutions2004@yahoo.com)

June 23, 2004

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

Dear Lenny,

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 contract, plus trial and error, made the difference in acquiring this account.

Lenny we can always count on your unfaltering dedication to provide us with excellent support in our business endeavors. 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

*Shannon Marion*

*Chauhan Mitrowan*

# *M & M Billing Solutions*

1232 Bandera Hwy  
Kereville, Texas 78028

Phone: 830-896-1422

Fax: 830-257-9760

[mmbillingsolutions2004@yahoo.com](mailto:mmbillingsolutions2004@yahoo.com)

June 23, 2004

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

Dear Lenny,

We acquired our first account in May 2004. The account is for a mental health facility. We are providing claims management.

It seems that the marketing method that is working best for us is the telemarketing. There is always a good chance of landing an appointment.

It has been very helpful to be able to access ABS and you of course Lenny. Whenever a question or doubt has arisen you have been their to guide us to a course of action that works.

The account actually took about a month to finalize, which was something that we did not expect to encounter. However 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 the difference.

We would like to let other licensees 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 goal. Slowly but surely we are living out our dream, with ABS at our side every step of the way.

Lenny, in closing we would like to tell you it has been an absolute pleasure working with you. You are so helpful and kind. We just love your wit and intelligence. With you as our marketing guru we could take over the world.

Sincerely,  
M & M Billing Solutions

*Sharon M. M*  
*Charleen H. Howard*  
!

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ABS

Attn: Lenny

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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. Bromberg

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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 ~~and am working towards my first Electronic Claims contract.~~ I will keep you updated with my progress! Thank you so much for the wonderful support.

Sincerely,

  
Ashley J. Bromgard

# IBS

## INNOVATIVE BILLING SERVICES

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Melody Dunaway

American Billing Systems, Inc.  
Att: Mr. Lenny Welch

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Dear Lenny,

My business partner, Tere, and I are thrilled to share our first success story with the ABS family.

Three weeks after attending training in Austin, we met our first client at the Women's Expo at the Knoxville Convention Center. The center was filled with literally dozens of business booths promoting everything from vacuum cleaners to cosmetic surgery. With business cards and brochures in hand, we must have promoted our services to over two dozen personal contacts that very day. In fact, we talk to so many key people, we were unable to 'hit' all the booths.

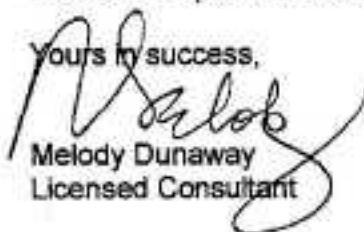
Nonetheless, our first account is with a nonprofit women's organization. Because we felt so strongly about the services our client offers, we decided as a charitable donation, to waive the setup fee. Smart move. Our client sits on a Board with the other charitable organizations in our area and asked for more of our bank drafting brochures to share with the Board.

I have to admit our client was looking for us – we just happened to be at the right place at the right time. It seems The United Way has their own internal bank drafting software used for monthly donations and our client was looking for a way to copy their success. And there we were with the solution in hand!

And speaking of having the solution in hand, your demonstration in Austin – what we like to call – "Handing Out Business Cards 101", is exactly one of those small differences that added to our professionalism.

We are very close to obtaining more accounts just from the contacts we made at the Women's Expo. We look forward to sharing another success story with you soon!

Yours in success,



Melody Dunaway  
Licensed Consultant

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.

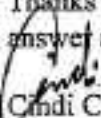
I started by sending out some faxes on the PPP to a few doctors. A couple days after I sent these out I noticed I had a fax on my fax machine. I looked at it and thought to myself, this is the same thing I sent to the doctors a few days ago. I then looked at the box on the bottom that tells the recipient 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.

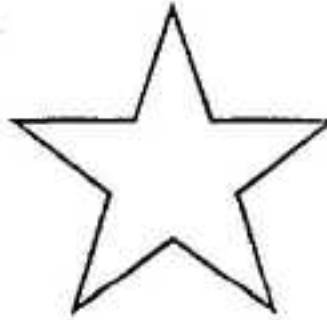
So I waited one more week and called back and he said they definitely wanted to do this and so we set up a second appointment. I went with the agreements ready for them to sign and a copy of the forms for their patients to fill out. His father was also present at this meeting and I explained to him how 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

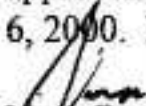
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## **Lonestar Billing Service**

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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# AccuStat

Cash Flow Solutions

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Dear Annette:

I feel so compelled to write this letter to you regarding my feelings on the business opportunity that American Billing Systems, Inc. offers. I admit, when I heard the radio advertisement of the upcoming seminar, it really all sounded so good to be true. I know the old adage "if it sounds too good to be true, it probably is." However, I decided to attend the seminar anyway.

My husband and I have made a few disastrous investments that have cost us a literal fortune. He felt the same as I did, that this type of business is perfect for me, that this is what I am good at doing. He even stated to me, "Why not work for yourself and you keep the profits for a change?" We both had a strong positive feeling and decided I should move forward with it.

One of the beauties of the opportunity that American Billing Systems offers is you don't have to work yourself to death to financially succeed. Your only limits are the ones you place on yourself. You get absolutely everything out of this business that you are willing to put into it. I could not be happier with the program, product, support, and the kindness of the personnel that you have on staff. I really enjoy that everyone at American Billing Systems, Inc. makes me feel like a family member instead of a client that simply purchased a product.

The quality of the training, the thoroughness of the system, the ongoing support, and the availability of upgrades and supplies is of such value to all of us who purchase your system. The fact that ABS is consistently striving to produce and develop ongoing superior quality marketing tools and keeping up with the ever changing world of technology, for the betterment of all of the ABS Licensees, is definitely an asset to all of us. Please continue to hire the most honest and pleasant personnel as you currently have. I have NEVER received anything less than the kindest, most honest answers and the most pleasant personalities from any of your employees in absolutely every division of the company.

After obtaining my first client, I could not believe how easy the other clients came to me, by referrals. The ABS training personnel told us that this is what usually happens. Of course, being from Missouri, the "Show Me" state, I took that lesson in with a "Sure they do" attitude. But absolutely everything they told us was a 100% correct. I never had to do any marketing again, after securing my first doctor client. That first client referred his friends to me and due to his recommendation, they were ready to sign up without seeing the presentation, because I gained the trust and admiration of my first client from fulfilling the promises I made to him.

Our continued success is dependent on not just our own strive to succeed, but also on ABS' continuance to develop, test and acquire the most advanced, up-to-date marketing tools available, through keeping up with the ever-changing technology of today's world. I believe, from what I have seen, that ABS will always lead us into the next generation of business by striving to instill the utmost confidence in our own abilities. This enables us to advance our abilities in offering our clients the best and newest technology available to date. My heartfelt "thanks" goes out to each and every one of the members of your team that continues to strive for excellence to improve upon a virtual perfect product and system. Here's wishing all of us a continued profitable association with one another, for business sake. Please feel free to offer my name as a reference for new potential Licensees to call. I would be more than happy to share my experience with them.

Sincerely,

Casey Gallock

## 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.

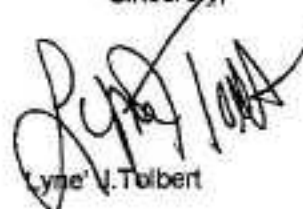
I made it very clear that my purpose was to help the office staff and to increase the practice's bottom line. As part of my sales strategy I offered to bring the office staff and the doctor lunch, and asked them what kind of sandwiches they liked best. I also asked if I could bring a few brochures and 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

# 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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**ebs**  
**Efficient Business Solutions**  
**Billing.Invoicing.Consulting**

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Lenny,

Hope all is well, Kimberley, my wife, mentioned to me that I should write you with a brief summary of what all we have got going since getting the ABS package of services. So here is our 6 month run down...

After getting the advertising materials, which are so professional no one knows we are an at-home business, we pursued our contacts leading with the Patient Payment Plan allowing for a way to get in the door to 3 doctors offices. Since the PPP costs the doctors in effect \$0, its great way to get in the door and eventually set yourself up for more services. All three of the doctors now use PPP and our medical claims filing services!

One example of how effective the services we provide are is the following: \$150,000 production a month doctor was collecting around \$76,000 a month before we showed up. After implementing both the PPP and electronic claims he is collecting nearly 100% of his production with only \$1576 not collected last month! He has nearly \$100,000 on PPP and is getting paid anywhere from 8-15 business days on the vast majority of his insurance claims as opposed to the average of 60 days before we showed up. This doctor now has us coming down in the next 2 weeks to have a meeting with 3 other doctors in his area!

Thanks for your help!

*Matthew*

Matthew/Kimberley Franek

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# SURETY MEDICAL BILLING GROUP

*A Member of American Billing Systems, Inc.*

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American Billing System, Inc

Annette,

This is probably one of the most exciting letters that I have ever drafted. Judy and I remain so grateful to you for presenting us with this opportunity for success! As you know, Judy and I have been licensees since January 18, 1999; during this many things have transpired for us.

I began marketing on March 26 1h, 1999. I mailed to doctors within a fifty (50) mile radius of my home/office. When an office manager called, we had a dialogue based upon the format which was provided by ABS. I confirmed the office manager's name and address and put my literature in the mail the very same day. I followed with a phone in 2 or 3 days.

I signed our first provider on April 12, 1999, just 14 days after I began marketing! Six days later, I signed our second provider who is a Nurse Practitioner (yes the software works for them as well). We were so excited! Before April expired, we had signed a third provider, a dentist! Three providers, 30 days, from 35 postcards!

As you might well expect, three providers can really keep one busy. Until recently, we had not solicited any new accounts. It has been our contention that we would like to perfect our skills as medical claims specialist in this our formative stages. You see we would rather grow gradually and do it right as opposed to growing too rapidly and not being able to properly service our clients.

It recent weeks we have truly began to realize the enormous potential of the Patient Payment Plan (PPP). This will be particularly useful to our newest prospect; a dentist with a patient base of 4,725 accounts. We will be meeting with him on Friday, August 27, 1999, for a second more extensive evaluation of his needs. Beyond that though, we realize endless possibilities among the following: day care, private schools, health clubs, lawn services, florist, funeral homes and any other small to mid-sized business that depends upon periodic (weekly, bi-weekly, semimonthly or monthly) receivables.

This started as a desire to replace income that had been lost after I could no longer operate my previous business. We had always prayed for a way to have my wife become a stay-at-home mom for our children. At the time that we signed up in January, we did not know that we had conceived. Collectively, we were in the \$140k salary range. Though we have not fully replaced our collective income, we see the imminent reality of that happening within the next 6-8 months! I am however, full time and we have brought my wife home from her "job" as a systems engineer. Our son shall be born next month and as destiny would have it, we will both be home with our son!

The secret to our success is that there is no secret; we did it your way!

No letter such as this would be even remotely complete if I did not mention the tireless efforts of your support staff, which is tops, bar none. Many thanks for all that you continue to do!

  
DeLando and Judy Brass

# SUMMIT

## Office Solutions

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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.

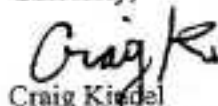
I wasn't out of the parking lot by 100 yards when my cell phone rang...it was the Office Manager wanting to set up an appointment for me to talk to the doctor. Needless to say, by 8:30 the next morning, I had my first client. Not only did they sign up for EMC, they also signed up for PPP.

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 Kiesel  
Summit Office Solutions

## **e**billingsolutions

Increasing your cash flow through our solutions

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Dear Cynthia and Lenny,

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

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

Todd, Jessica, Tyler and Robyn Mons

*Todd Mons*  
*Jessica Mons*

*Tyler Mons*  
*Robyn Mons*

# The Rockford Group

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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



## Cash Flow Center

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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  
Colorado Springs CO

## Business Administration Services, Inc.

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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.

# Pacific Cashflow Solutions

Member of American Billing Systems

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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

# U.S. BUSINESS SOLUTIONS, INC.

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Dear Lenny:

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."



# Sensible Solutions

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

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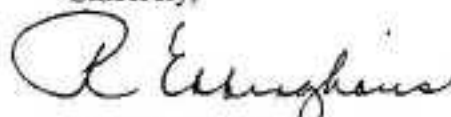
Dear Lenny:

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



## Advanced Business Solutions

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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# 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 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