

Open Door Business Services

Opening Doors To Solutions For Your Business

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

January 26, 2004

Dear Lenny,

I first heard about ABS from an advertisement on the radio. My husband attended the initial information meeting and I went to the all day workshop in Dallas. That was October 15, 2003. I signed an agreement with ABS to become a licensee the end of October and completed my video training after Thanksgiving.

I figured because it was the holidays, I would probably not get a client until after the first of the year. With that in mind, I still set a goal to work towards and followed the advice of Annette to begin by going to dentist's offices and presenting the Patient Payment Plan. I had limited time available and she felt that would best suit my needs. With your help, Lenny, I began to follow the marketing strategy you sent me and landed my first account! I am so very excited.

I paid a visit to this particular dentist's office in December, right before leaving for the holidays. It was the first contact I had made with them and really did not have high hopes. When I went into the office there was no one there and on the counter was information for dental loans provided by a bank. I left my goody bag, business card and brochure just in case. The next day, the office manager called me and we set up an appointment for a week after the first of the year. She had pretty much decided before the meeting that she wanted to sign an agreement, but due to some other things they were trying in their office, I did not get a signed agreement until Friday, January 23, 2004!

I am very excited about this opportunity! I am also looking forward to referrals. The office manager told me during our first meeting that she works with other dentists and will pass my card around! I still have a goal to reach but I am now one step closer! Thank you so much for all your help and I know I will be talking with you again soon.

Sincerely,


Ashley J. Brongard

PO Box 8122
Fort Worth, Texas 76124

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

CASH FLOWS



BUSINESS (206)444-9906
MOBILE (206)841-0554

FAX (206)901-0055
E-mail cbrinehold@aol.com

Dear ABS:

Feb. 23rd 2004

As I wrote on Feb. 13th I am running this business full time now. I am able to once again write another success story.

I am targeting dentists at this point however always keeping my options open. I drove past a house with a rental sign on it and decided to give a call while driving home from cold calling dentists. The gentleman was very friendly and wanted to meet...NOW. I turned around and drove to Starbucks where we had coffee and talked. Turns out he has several tenants but also has a plethora of possible contacts in the rental business, ie: apartment complexes, houses, etc. I was invited to network at his monthly landlord meeting which draws about 300 landlords monthly. I wonder...did I finally open my "Pandora's box?"

Yes, I signed the client. He is excited about collecting all of his money on the same day. I would once again thank ABS for the knowledge they have given me.

My advise to another licensee? ALWAYS keep your options open. Never close a door.

Thanks,
Debbie
Seattle

CASH FLOWS



BUSINESS (206) 444-8906
MOBILE (206) 841-0554

FAX (206) 841-0554
E-mail ~~cashflows1@aol.com~~
Cashflows1@aol

Dear ABS:

My goal for 2004 is to sign one new client per month. As of the end of March I have signed 4.

This new client is an in home health care company. They have many patients they see on a daily basis. They will be using PPP as the only method of payment. We put them on an open account as the amount fluctuates month to month. They will send out statements.

This new client still works at a nursing home in the office billing department. Hopefully this will open the door to many more great things.

ABS continues to support me in sending free marketing materials. They have always stuck by that promise.

I believe PPP and PAC is just beginning to see the door open a crack and business owners are realizing they too can cash in on this win win approach to getting paid.

Thank you again.

Washington



Revenue.Solutions.

March 26, 2004

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

Dear Lenny;

Howdy! Great news! I got my first client for PAC today at 12:00 noon, I had been in McAllen, Texas all week and meet with various people and it finally paid off! Actually this person is a friend that has recently opened a dance studio and she and I were just talking. I was telling her about what I was doing, and she said she was interested, so we set up a business meeting.

I met with her on Thursday, she took it home, talked it over with her husband, they slept on it and called me Friday!

And she has even recommended me to 2 other people she knows!!! She loves my service and hasn't even seen the complete benefit from it!

Thanks for all your help! The hard work and determination is starting to pay off. Hmm lets see my unwritten goal was to have a client with in 3 weeks of starting. I'd say it took about 6, not bad. ☺

Thanks again, I look forward to sending you many more letters. My next goal is to get that 1st Doctor to sign up, so watch out ☺

Linda Hughes
Revenue Solutions

"Your Cash Flow Experts"

February 17, 2004

Lenny Welch, Marketing Director
American Billing Systems, Inc.
Attn: Success Story
7120 Rufe Snow Drive
Suite 106-116
Fort Worth, Texas 76148

Dear Lenny,

As you know, we attended the ABS Workshop in mid-October 2003. Because we both work full-time during the day, we know the success of our business will be very difficult and challenging. However, we have set a goal for ourselves. We plan to quit our full-time jobs sometime this year in order to pursue our business full-time. We are extremely motivated individuals and feel confident that this goal is attainable.

We went through the training as quickly as possible and completed all of the ground work necessary to begin marketing our services which began in mid-January 2004. We targeted our first group of possible clients as well as our warm market. We used various marketing strategies such as direct contact, direct mail, telemarketing as well as faxing. Follow-up is definitely the key to success in this business.

We are very happy to announce that we signed up our first client...a Chiropractor on February 11th, which came from our warm market. This Chiropractor's office does not file with insurance companies; however, we will be filing claims for his Medicare patients only. It took some research from us to convince this Chiropractor that our service would be extremely beneficial to his practice as well as take away his "Medicare" headaches. This client's volume of claims will be low; however, we feel it is a great start for us.

Lenny, we can't thank you enough for all your support and encouragement. What has been so wonderful is the confidence you have shown in us. You know how difficult and challenging the success of this business will be since both of us juggle two jobs. Every time we have had questions and sent you an email, you responded so quickly. Thank you. We also want to let you know how much we appreciated you working with us at unusual times of the day. We know you are very busy yet you have always taken the time to help us. We couldn't have done all that we have without you. We are very grateful.

Kind regards,



Melinda L. Warner
Partner



Dawn E. Middlestead
Partner

Cash Flow Consultants

P.O. Box 2153, Keller, Texas 76244-2153
817.232.4940 • 817.232.4970 Fax
cfc2003@charter.net

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 look forward to our continued success with our business.

Sincerely,



Pat Rose

Billing Consultant

Superior Outsourcing Solutions, LLC

Rogers, MN 55374

September 25, 2008

ABS

Attn: Andrew

5849 Park Vista Circle, Suite A

Keller, TX 76248

Dear Marilyn:

I just have some good news about a new customer you helped me land last week. **Merz Physical Therapy** notified me this afternoon that they are going ahead and are setting up to use our services for insurance claims.

The telephone call you made last Thursday helped me land this new account. They were very appreciative of your call. Your call helped them feel comfortable knowing that we have a large customer service backup in ABS. This account is our 3rd customer. 2 of these accounts were set up in the last month.

Over the last 6 months I have gotten frustrated with lack of responses. I want to thank you for taking all my calls. These calls helped me to keep pushing forward and kept my marketing efforts moving forward. I have built 2 companies in the past so I know that it takes a lot of patients to see success. All 3 customers that I have landed, I have been working on since last December with many calls and visits to the customer's office managers. This new customer is projected to do approximately \$4800.00 per month. Thanks for your help in landing this account. You are the best at support!

What you taught us (in class) about marketing is right on. I have networked with a lot of people and have hooked up with an independent insurance claim consultant. She does credentialing for doctors and she is now referring her clients to me for electronic medical claims filing. She is estimating that 20 new doctors can be signed up by year end. I hope this happens so my family can work from home.

Please let Patrick know of our new accounts. We are very excited at **Superior Outsourcing Solutions, LLC** in Rogers, MN.

Update 10-1-2008: We have landed another account which bills out 1.8 million a year. Over \$100,000.00 per year to us in income! Wow!!! On #4 customers in under a year!

Thanks



Steve DeVries

Superior Outsourcing Solutions, LLC

ACCELERATED BILLING & RECOVERY SOLUTIONS

2037 Woodcrest Drive, Woodbury, MN 55219

Phone: (651) 717-8435 Fax: (888) 650-0217 Email: acceleratedbilling@gmail.com

www.accelerated-billing.com

July 11, 2008

Attn: Success Letters Team
American Business Systems, LLC.
5849 Park Vista Circle Suite A
Fort Worth, TX 76248

Dear Success Team at ABS,

On May 15, 2008, I purchased the ABS package. Because I was not able to go to training in Texas, I started training with the DVDs that were sent to me along with the package. It took me roughly a few weeks to complete the DVD training and I then started the Medical Billing training manual. I really did not start marketing until the middle week of June, 16, 2008. I made some cold calls, and I also did direct mail marketing. I joined the local BNI chapter in my city (as recommended by ABS) and after two weeks of my last meeting, I immediately signed up a chiropractor who I met with at my BNI meeting on the Patient Payment Plan. I will also be meeting with him and his staff next week to implement the plan along with the Profit Recovery Program.

The chiropractor didn't even wait for me to explain the Patient Payment Plan, he just simply told me that he wanted it. Not anticipating his immediate signing, I didn't even bring any agreements with me. I will not push him about electronic medical filing, but I do hope that in the next few months, he will trust me enough to let me do his filing for him.

Obtaining my first client took me less than 30 days within my full time marketing of the program. I originally started working this part-time but realized that I could only increase my chances of growing this business if I did this full-time.

What worked for me was joining the networking groups, because the moment you are there at the meetings, you already have either a chiropractor or a dentist there that will listen to you and what you have to offer. I am confident that with obtaining my first client, that if I do a very good job, the referrals will start coming in. I encourage others to be patient, research and try to learn as much as you can while you are marketing. When the manuals first came, it was quite overwhelming, but don't quit! Be patient and most definitely join a networking group. Not only will you get a chance to meet doctors right away, but you will also have a marketing force working for you and helping you out.

It has only been about two months since the day I purchased the ABS package, and I am looking forward to the coming months ahead when I hopefully will obtain more clients. Throughout all of this, ABS answered my questions—and I had a lot of questions—and helped along the way before I could obtain my first client.

Thank you ABS (and especially Andrew) for all your help.



Wendy Yang
Accelerated Billing & Recovery Solutions



MANAGEMENT SOLUTIONS

To the Team at American Billing Systems,

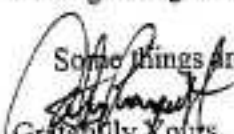
I am writing this letter to let you know the impact that the decision to become a business owner has had on my life and my family. I am so glad that ABS provided a vehicle from which I have been able to accomplish some significant goals. I am the mother of two young children and a short time ago we found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

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

The next major event that helped me know that we were making the right decision was 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 & ours,
Cathy Rosenquist

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

Revenue Express

Dear ABS,

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

Once we clarified where the need was and thoroughly explained the PPP and how it would benefit them, signing them up was no problem at all. I had a Service Agreement with me all ready to go, so before we left from that first appointment they signed the Agreement and gave us a check for \$225.00 for a set-up fee.

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

Sincerely,
Lorin & Necia Hale
Portland, OR



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Business Billing Solutions

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.

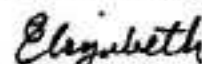
I then called the Billing Manager (whom I had had several conversations with two years ago when I was struggling to pay my sons medical bills!) and said "Hi Karen, this is Elizabeth Petersen" I didn't even get out my business name before she says "YES, from Business Billing Solutions, right?! I just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

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

Cash Flow Solutions

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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

Houston CashFlow Solutions



Lenny Welch
Director, Licensee Support
American Billing Systems

Dear Lenny,

It's only been two weeks since I signed up my first client. I'm very excited to tell you I just signed up my second physician for the Patient Payment Plan and Wellness Program! The physician is a dermatologist, and given the fact that she is my own physician, was a warm contact. Persistence paid off, as it took several approaches to secure an appointment to present my proposal. I met with her staff twice, made numerous phone calls, sent postcards, and provided the Office Manager with a lot of marketing materials.

This client was much easier to sell on the programs than my first physician. As a matter of fact, on my first appointment, the Office Manager told me how impressed she was with my marketing materials. She said they were very impressive! I really think this was an advantage, along with the unique aspects of the Patient Payment Plan.

As I was about to leave, after signing the contract, the Office Manager gave me a referral to another physician (a Plastic Surgeon). She asked me to contact him to tell him about the Patient Payment Plan because she feels it will expand the number of cosmetic patients he can treat. Needless to say, I wrote him a letter and mailed him a postcard today!

Thank you again, Lenny, for all of your support and good advice. I appreciate your time and effort. Everything you have suggested has worked out well.

Sincerely,



Sybil Bowers

Monty & Colbert Billing Consultants

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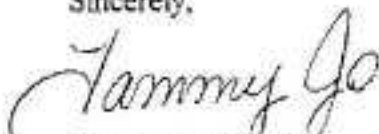
American Billing Systems, Inc.

Dear Lenny,

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

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

Sincerely,



Tammy Jo Colbert

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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"

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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

IBS, Inc.

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American Billing Systems

Dear Lenny,

I am writing you this letter to inform you that I have landed my first account. I was pleasantly surprised to find out how easy it was after learning the software.

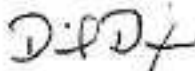
After my wife and I had completed the training for the software I called Jason Hayes with ABS and he provided me with a list of doctors in my area that were still filing paper claims. Two days after I had received the list and started calling the doctors I had my first appointment, and a week after that I had my first client!

My appointment was to offer our electronic claims filing service. I thought my appointment was with an optometrist, but it ended up being with the owner of the vision center. I went through with my presentation with the marketing materials that ABS had supplied me. After the appointment I left my card because the owner wanted to think about the information that I had left him. I called him two days later and he informed me that he would like to sign up for our service, but not just the one vision center, he wanted us to do the electronic claims filing for all four of his vision centers!

The support staff at ABS has been wonderful. After Jason had supplied me with the list of doctors Janelle Johnson helped us get up and running with the electronic claims filing process. Help was just a phone call away if we ever needed it!

I will admit that when I first invested in this opportunity I was a little scared, but after realizing the potential I am very glad I did. I guess the biggest perk with ABS is that I own my business, but I am not in business alone! ABS is there to support and help me and it is just a phone call away. I want to be successful and ABS wants my business to be a success.

Sincerely,



Dirk Dixon

SMART SOLUTIONS

Cash Flow consultants

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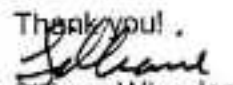
Lenny Welch
Marketing Director
American Billing Systems Inc.

Dear Lenny,

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

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

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

Thank you!

Liliane Wheeler



WISE CASH FLOW SOLUTIONS

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Mr. Lenny Welch
American Billing Systems

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



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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

Outsource Billing Services, LLC

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American Billing Systems

Lenny,

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.

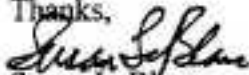
I got a call from this woman who had gotten the letter back in August, she left it on her desk and came across it a few weeks ago, put it in her drawer and then after talking with someone in the office, she remembered my stuff, pulled it out and called me. I signed her this week.

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 signup anyone he sends my way.

Thanks,



Susan LeBlanc

Outsource Billing Services, LLC

Pro-Express Billing Service

Specialists in Automated Cash Flow Solutions

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American Billing Systems

Lenny,

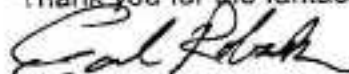
After getting through the video training, I was so excited to get started. I went to pay my daughters tuition for school (pre-school facility) when suddenly it hit me. Can I offer them a service? Sure, I can! I started talking with the person at the front desk taking my money and asked her if there are 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

Southeastern Billing Solutions

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Dear ABS Staff:

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

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

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

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

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

The next call I made was to Lenny and told him our news, I was so excited I had to pull over on the side of the road I couldn't even breath!! Lenny asked me all kinds of questions about how I presented my presentation, not that I could even remember the only one I do remember is he asked me to remind him how many claims we would be going and how much we were charging. I told him 16,000 claims a month at \$2.50 per claim. Then he informed me that we would be making 1/2 million dollars a year, just on the claims filing.

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

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

God bless,
Sereya Bowman

Revenue Express



Lenny Welch
ABS
Austin, TX

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Dear Lenny:

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

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

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

Sincerely,
Lorin & Necia Hale
Portland, OR



ACS ABSOLUTE CASH-FLOW SOLUTIONS

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Lenny Welch
American Billing Systems, Inc.

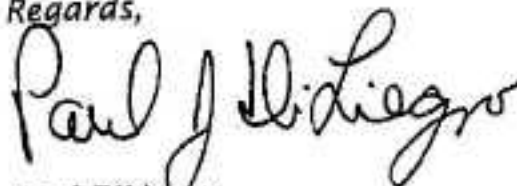
Dear Lenny,

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

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

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

Regards,



Paul DiLiegro
Absolute Cash-Flow Solutions