

ADVANCED OFFICE SOLUTIONS OF LOCKHART

March 17, 2000

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

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



Accelerated Cashflow Solutions

10220 Esthner

Wichita, KS 67209

Office: (316) 729-6610

Toll Free: (877) 427-0129

Fax: (316) 773-0710

neifert@swbell.net

January 18, 2001

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

Dear Jason and Lenny:

I have signed my second PAC contract for 2001. It is with a booking agent in California. He is one of many that we had contacted last fall. After months of conversation, he agreed that this is something he wanted to offer. We have designed customized brochures for him to give to his clients explaining the program.

January starts a busy season for him and we are confident that this is something that will be a great service for him and his customers. We hope that his busy season will create a busy year for us as well.

Sincerely,

Linda Neifert, CCFS
Director of Marketing & Client Services

Ted A. Jackson
2112 Haas Ln
Austin, TX 78728
Phone 512-989-3206
Cell 512-895-4373

The proscription to your financial pain

Professional Cash-Flow Management

July 26, 2001

American Billing Systems
13740 Research Blvd., Bldg. Q-1
Austin, TX 78750

Subject: Success Story

And the beat goes on. I have been going out on Tuesday, Wednesday and Thursday of each week cold calling doctor's offices, this can make your days long and depressing. About three weeks ago I was in the Pflugerville area and as is my custom I drove through a shopping center looking for doctors and chiropractors that I had not called on already. I noticed a new chiropractic office that had not opened yet. I slipped Electronic Claim Filing and Patient Payment Plan brochures under the door. Each time that I was in that area I stopped by and the papers were missing. I didn't know if the doctor got them or read them or threw them away. So I did what any ABS trained licensee would do, I left some more. Finally on Tuesday of this week, today is Thursday, I notice that someone had been moving things around and so I tried the door. It opened and I went in, but it seemed that no one was in the office. I walked through the rooms and found Kim the receptionist in the back and ask to see the doctor.

After he said you're the one that kept leaving that stuff, tell me about it? We talked about his business and what he wanted it to be in the future. I offered to do a proposal for him and come back that afternoon. I went home and called Steven at ABS and he helped me find and complete everything I needed to get the proposal out in a hurry. It's not like he didn't have time see me I thought. But, when I came back he was with a patient and I had to do something I would never recommend or do again, leave the proposal with the receptionist and make an appointment for Wednesday morning. When I showed up on Wednesday he was excited and wanted to talk about pricing. After going over the proposal with him we settled and he signed on Thursday, July 26, 2001 with a promise to recommend me to his friend that is opening on August 15, 2001. I left there with 12 supper bills on his new patients.

Things were getting pretty low and I don't think I would still be in the business after so much disappointment if it were not for the staff at ABS. Steven and Helen have held my hand and Mary has been the to answer there for my computer questions.

Thanks to all of you.

Ted

Accelerated Cashflow Solutions



10220 Esthner
Wichita, KS 67209
Office: (316) 729-6610
Toll Free: (877) 427-0129
AccelCashflowSol@aol.com

January 3, 2001

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

Dear Lenny:

I just signed my first PAC contract of the New Year. I hope this is a good sign. It is with a booking agent in Pennsylvania. Patience and persistence finally paid off on this one. We first contacted him in September of last year and have had countless conversations and mailings since then. And even though he has signed up for PAC, my work is far from over. I think he will need continuous coaching in order to get him to promote the service to his clients. But, once he signs up his first user, I'm sure he'll be hooked.

This is certainly a happy new year so far.

Sincerely,

A handwritten signature in cursive script that reads "Linda Neifert".

Linda Neifert, CCFS
Director of Marketing & Client Services

INNOVATIVE CASH FLOW SOLUTIONS

VICKI BROCK
559 TANGLEWOOD DRIVE
BURLINGTON, TX 76028
817-447-2476

May 13, 2000

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

Dear Lenny:

It is with great pleasure that I'm writing this letter to tell you that I signed my first contract yesterday. Exactly four weeks to the day since I graduated from my training class in Austin. I've tried to diligently apply what y'all taught us, and guess what, it works!!

I will be providing the Patient Payment Plan to an oral surgeon less than 10 miles from my home. I originally started marketing to several types of businesses in my community with a mailing of only nine letters. I got my initial appointment out of my first mailing. I would have signed the contract a week earlier, but the office manager was out for a week.

I followed up my original letter with a phone call three days after it was mailed. She was anxious to see me and learn about PPP. At my first appointment, I took the Patient Payment Plan notebook provided in training and basically went through it with her. I also brought along a sample of the service agreement we would enter into and an application form the patient completes. She said they had a staff meeting the next morning and she would present it to the doctor then. She also said she had been looking for another vehicle to collect payments and she thought this was it. That morning they had seen ten patients and she felt three of the ten would have been good candidates for PPP. This was Tuesday afternoon and we set another appointment for Friday morning.

I spoke with her Thursday afternoon to confirm our appointment and find out the number of employees in the office (so I could take enough donuts). She told me then they were going to sign the contract and emphasized she was counting on me to help her with this and make it work. Well, if I could do a cartwheel, I would have done one right then and there in the office of my full-time job.

Monty & Colbert Billing Consultants

8025 147th St. N.W.
Shawwood, WA 98292
360-653-7124 or 360-654-9344
360-658-7316 or 360-654-0935 Fax
tammycolbert@aol.com
jennifer.monty@ic.net

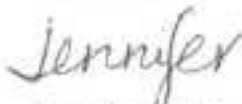
August 17, 2000

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

Dear Lenny,

We are so excited to tell you that we just signed our second account. This time we signed with a veterinary clinic. We have found that the more face to face contact we make with the potential clients the better. The office manager is going to send out the release forms with all of the invoices for this month. We are going to help her collect on new and past due accounts. Again, patience was something we had to endure. It took exactly two weeks from the time we left the contract with the doctor until we picked it up. We are charging their customer a 5% service charge based on the amount of each draft. We feel this will be a great account for us.

Sincerely,



Jennifer Monty

Sincerely,



Tammy Jo Colbert

Patrick Phillips

From: Patrick [patrickp@charter.net]
Sent: Tuesday, November 05, 2002 8:53 AM
To: Helen Parker
Subject: Dennis C SUCCESS STORY

To: LENNY@AMERICANBILLING.COM
Subject: SUCCESS STORY

LENNY,

As you are aware, i became an official ABS licensee in 10/01. I am located in Central North Carolina and was laid-off from a 22 year career with a MAJOR financial institution. I had a year's severance to work with and figured that with the outstanding systems that ABS provided, I could easily use the upcoming year to build a nice income.

The months after October seemed to start going by quicker than when I was employed, and despite a lot of effort I could only sign very small clients that utilized the Pre-Authorized check drafting on a limited basis. I was only charging 2.00/draft and by March of this year, I had 5 clients but only billed them for appx \$100-\$150/mo.

My attitude went "south" and I remember thinking that " this business is not for me" and began looking in the want ads for a "real" job.. About July of this year, I had a long conversation with you and I was totally down in the dumps. You pushed me to get back up, get back out and stay positive and I was shocked to find that my attitude and my self-doubts were all HUGE contributors to my lack of success to date.

Well, in late September, I signed the largest health care provider in Wake Forest!!!!!! They have 4 Doctors in the practice and I will be sending their patient statements beginning 11/1/02. they send appx 750 statements per month and I will be getting 1.00/statement (plus they will pay the postage cost)

Included in the package is Collections for 10% of amount collected (and they have a HUGE delinquent base) and Pre-Authorized check drafting!!!! We have also talked about my handling their claims at some point in the VERY near future. they file over 800 claims/month. Even @ 2.00/claim, think of that potential! this client when coupled with my other smaller clients have really increased my cash flow potential to a point where I now look forward to what this business has in store for me. Think about what is going to happen just by association with this large practice! Other providers will take their lead.

I am not where I will end up but thanks to you and your continued support and encouragement (not to mention your technical knowledge of your systems) my future is bright. I thank God Lenny for placing you in my life. By putting him first, continued working with you, and staying positive, I will reach my income goals utilizing the EXCELLENT systems provided by ABS.

-Dennis C.
North Carolina

Do you Yahoo!?
Y! Web Hosting - Let the expert host your web site

Patrick Phillips

From: Lenny Welch [lennyw@americanbilling.com]
Sent: Wednesday, August 07, 2002 9:28 AM
To: patrickp@charter.net
Subject: Franek testimonial

PIChecked: true
PICheckedDate: 8/7/2002 9:19:46 AM
PIMessageID: CD0AD191-6D74-4F53-BECD-A462D1

Lenny Welch
Director of Support Services
American Billing Systems, Inc.

-----Original Message-----

From: Efficient Business Solutions
[mailto:efficient_business_solutions@hotmail.com]
Sent: Tuesday, August 06, 2002 6:10 PM
To: lennyw@americanbilling.com
Subject: update for EBS

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 noone knows we are an at-home business, we pursued our contacts leading with the PPP 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! We have slowly but surely looked to find that perfect associate to find us more doctors as well and have had nothing but positive responses from the family and friends we mentioned this opportunity to.

Efficient Business Solutions
12400 Hwy 71W Ste 350-113
Austin, TX 78738
(281) 966.1661 fax

ebs@austintexas.com

Your Billing, Invoicing and Cash Flow Consulting Specialist!

MSN Photos is the easiest way to share and print your photos:
<http://photos.msn.com/support/worldwide.aspx>

Patrick Phillips

Subject: FW: Franek testimonial
PIChecked: true
PICheckedDate: 8/7/2002 9:19:46 AM
PIMessageID: CD0AD191-6D74-4F53-BECD-A462D1

-----Original Message-----

From: Efficient Business Solutions
[mailto:efficient_business_solutions@hotmail.com]
Sent: Tuesday, August 06, 2002 6:10 PM
To: lennyw@americanbilling.com
Subject: update for EBS

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 noone knows we are an at-home business, we pursued our contacts leading with the PPP 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! We have slowly but surely looked to find that perfect associate to find us more doctors as well and have had nothing but positive responses from the family and friends we mentioned this opportunity to.

Kim's previous office management skills has also been put to use with a steady stream of consulting work, all gained through the advertising brochures and CD's provided from ABS. Even though none of the ABS material mentions consulting, we just tell them that we offer that as well and they always bite!

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 EBS and ABS 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!
Can you say freebies?

Thanks for your help and is there a way to getting an ABS printing press in our house, I cant keep the ABS advertising materials?

Thanx Again,

Matthew/Kimberley Franek

Efficient Business Solutions
12400 Hwy 71W Ste 350-113
Austin, TX 78738
(281) 966.1661 fax

ebs@austintexas.com

Efficient Business Solutions
12400 Hwy 71W Ste 350-113
Austin, TX 78738
(281) 966.1661 fax

ebs@austintexas.com

Your Billing, Invoicing and Cash Flow Consulting Specialist!

MSN Photos is the easiest way to share and print your photos:
<http://photos.msn.com/support/worldwide.aspx>

1048 County Road 6711
Natalia, Texas 78059
(210) 414-6476 mobile
(830) 709-0517 fax/ph

Cash Flow Solutions

August 7, 2000

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

Dear Lenny:

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, as I knew the person. 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, I enrolled in a home study course for Medical Claims and Billing. Then I heard about ABS on the radio and at the end of May, I 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 went to the evening seminar but was a little skeptical. Our speaker informed us that if on the last day of training we still felt this wasn't for us, all we would be out would be the cost of the hotel and food provided during our stay (which I must say was excellent). We attended the mid-June training and by the time Friday rolled around, he was as hooked as I was.

I quit my job with the government mid-July to actively pursue this business. I've been temporarily side-tracked getting the quarterly reports out for my husbands company, then Vacation Bible School that I've not been able to devote a lot of time to my business. I plan to start beating the pavement when I get back from a 24-year reunion back home the week after next. I have already marketed some friends and family back home and may have a couple of clients waiting there for PAC as well.

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.

(For the free marketing materials, could I please have some of the Patient Payment Plan brochures? If you list this on the website, could you sign it just Sonja K? Here is one of my temporary business cards until I decide what other services I intend to offer.)

Sincerely,



Sonja G. Koons
Cash Flow Consultant



Increase Your Bottom Line

STREAMLINED CASH FLOW SOLUTIONS

13522 Mercury St. #2 • Omaha, NE 68138
Phone: (402) 933-0063 • Fax: (402) 933-0063
www.streamlinedcashflow.com

September 18, 2001

Success Story #1 - PAC Feb 2001
Dear Lenny,

We attended orientation last summer 2000. Both my partner and I were fully employed, and the plan was for me to market the business, with the intentions of slowly weaning away from my employer. I began by making cold calls (late fall) to medical practices, and found myself with huge call reluctance, as I found that doctors were not eagerly waiting in line to sign up for my services. I often was getting shut down by the gatekeeper, so, I decided to mail some press releases, send some of the postcards, and fax broadcasts. I focused more of my time getting "networked" and also joined the Chamber of Commerce right away. I took the appropriate steps to get in the Yellow Pages, which was due to come out in 6 months. I made a promise to myself to hit it hard after the holidays, procrastinating all the way. Lenny and Jason were very helpful in keeping my questions answered. I would sometimes call every day, sometimes more than once a day, and was thinking they were probably wondering if I was ever going to close a deal. I'm in the Midwest, and it is conservative here, and people were not just waiting in line to sign on for my services. I felt it might give me more confidence to try to make contacts by referrals or friends that might benefit from any of my services.

A past co-worker and I had lunch, and I told him about my new business, and he was intrigued. It just so happened that his father, brother Pat, and a partner had just built a golf course. I had met his father and brother before, so I decided to contact them. Pat was willing to meet with me in February, and he shared that they were trying to find a way to increase their golf memberships, and also had hopes of adding another 9 holes in a year or so. This of course, would be depending on their cash flow. It is a small operation, they are limited with administrative help, and they were only selling memberships as a lump sum investment so they would not have to much paperwork to hassle with. I asked him if he ever considered offering a monthly option, making it more affordable to members. Offering a monthly option, might make it more affordable for people to sign up. I convinced him that by offering this "option" to his members, he could even pass the cost to them, and I was certain that it would still be attractive to potential members. After he gathered the information from me, he had to approach the board to get approval (but reacted positively about it). The board decided without a hitch, that this was the way to go. I had a signed service agreement on March 21st, and they are excited about this. Their monthly newsletter now states, to "ask about our monthly payment plan." I began drafting checks in May. The numbers are small right now, but the interest is catching on. I'm confident that once it comes to renewals for those who initially paid lump sum, these members will roll over to PAC also. Ironically, I was informed a month earlier that the branch office I was working at was being closed, and I was being laid off, effective immediately. We were given a whopping 2 weeks pay. Being the primary breadwinner in my family, I was now forced to either get it going or go hungry. I was both nervous and excited at the same time. LJ

CASH FLOW TECHNOLOGIES

"Cash Flow Solutions For Your Cash Flow Problems"

P.O. Box 258

Tipton, PA 16684

814-684-5643

Email: cashflow@uplink.net

Dear ABS:

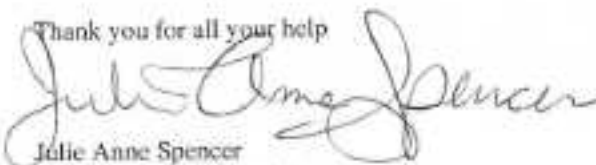
I got my first account (July 2000)! I went for my training at the end of March and began starting to generate business towards the end of April. It took me a little longer for my first account because I had a lot of challenges ahead of me.

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 a 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

IBS, Inc.

208 Hillside Avenue West Des Moines, IA 50265
Phone: 515-255-5436 Fax: 515-255-5436

July 14, 2000

American Billing Systems
ATTN: Lenny Welch
13809 Research Blvd
Austin, TX 78750

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.

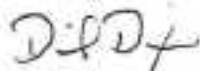
After my wife and I had completed the training for the software I called Jason Hayes with ABS and he provided me with a list of doctors in my area that were still filing paper claims. Two days after I had received the list and started calling the doctors I had my first appointment, and a week after that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