

CC-FS

Custom Cash-Flow Services

Customized Services to Fit Your Needs

April 3, 2001

Ms Annette Gardner
President
American Billing Systems, Inc.

Re: On-going Consultation and Telephone Support

Dear Ms. Gardner:

I have consulted with the personnel in the technical and marketing support departments of ABS on many occasions. I can honestly say everyone, without exception, has been outstanding. You have a super staff! I have also frequented the web site several times and found it to be extremely useful.

In keeping with the above referenced "life lines", and paragraph C, page 2 of the Purchase Agreement, enclosed you will find check number 1234 in the amount of \$300.00 to cover the cost of the annual fee. This will enable us to continue with your valued consultation and support for an additional year.

Continued thanks to all.

Sincerely,



David Rhoads
Owner/Consultant

Encl.

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 a schedule already booked for the summer. I moved with my 2 1/4-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

Outsource Billing Services, LLC

May 7, 2002

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.

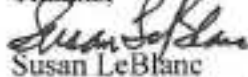
I got a call from this woman who had gotten the letter back in August, she left it on her desk and came across it a few weeks ago, put it in her drawer and then after talking with someone in the office, she remembered my stuff, pulled it out and called me. I signed her this week.

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

U.S. BUSINESS SOLUTIONS, INC.

April 29, 2002

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."

McDaniel Cash-flow and Billing Solutions

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.

May 14, 2004

Dear ABS,

We are Les and Cynthia McDaniel of McDaniel Cash-Flow and Billing Solutions, licensees for only 6 months, and a brother and sister licensee team.

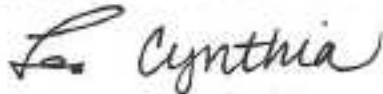
In addition to the apartment complexes we are already in, we are ecstatic to announce our latest contract signing. We had been beating the bushes, as you tell us to do, and got a call back from a doctor practicing in Texas, Oklahoma, and Arkansas!!! 3 states, so imagine the output of electronic billings.

Not only do we have their electronic billings, but he also is going to ONLY extend credit to patients who have signed up for the Patient Payment Plan. This is going to be absolutely awesome!! We will be able to bill every patient that doesn't pay directly in cash, and since he prefers NOT to have to handle cash, it means that we will be billing all his patients.

In addition, this doctor has another doctor that he has already referred us to, and she is going to be signing contracts tomorrow. She is going to be doing the same as he is, only allowing patients who use PPP or our electronic billing to be serviced!

There is a third doctor signing up within the week, so we have 3 doctors from only 1 contact. Oh, and what is absolutely wonderful, too, is when we first met with him, he had asked us "I have one question for you: Why doesn't EVERYBODY use you guys?".

EVERYBODY in ABS, Y'all are terrific!!!



Les and Cynthia McDaniel