

GARRETT & RAKUSIN

DDS

INC

April 18, 2002

Les Smith, Director
American Bank Draft Systems
820 S. Mac Arthur, #105-351
Coppell, Texas 75019

Dear Les:

Our office has used American Bank Draft Systems for a couple of years now. We want to commend you for the insight you had years ago to see the benefit of optional patient financing needs in the dental community. Through using American Bank Draft Systems, we were able to present cases with higher treatment acceptance. Not only did we have higher treatment acceptance, but we also had a way of financing where **WE** control how long to allow a payout. We set perimeters we were comfortable with. "The check is in the mail" excuse has become obsolete in our office.

Our accounts receivable has been reduced by \$30,000 over the past year. Our monthly statements have gone from 175 statements to 12-15 statements per month. The number of accounts I used to turn over to collections has been greatly reduced. Collection agencies are very often quite rude and abusive to patients. I don't have to alienate patients just to collect their balances. I am able to work out an amicable payment solution using the bank drafting system and collect the full balance, not just a fraction of it.

Thank you for the opportunity to work with such a great organization. We look forward to a long and profitable relationship with you.

Sincerely,



Hedley Rakusin, D.D.S.
HR/kk

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