



**ROCKWALL MINOR
EMERGENCY CENTER** 

405 West Kaufman Street
Rockwall, TX 75087
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January 28, 2003

To Whom It May Concern:

RE: Letter of Reference

We have been clients of American Bank Draft (ABD) for the passed 12 months and have found ABD to be an excellent resource for our patients. With the uncertainty of the economy, we have found many families simply eliminating their healthcare coverage due to rising costs. ABD is utilized by 45% of our self-pay or cash-pay patients. ABD allows our patients to receive urgent/emergency treatment, while notably reducing our Self-Pay Accounts Receivable on a monthly basis. Our office has been highly satisfied with service we have received from ABD.

Thank you,

Ruth Ann Lockhart
Rockwall Emergency Center
Office Manager

