

May 16, 2010

Dear Pam,

This past year has been an exciting one for our company. As of May 21, 2010 our company's name will change from American Accounts and Advisers to our new name, 3 RIVERS BILLING, INC.

Our company was started over 23 years ago and never did we imagine that our family business would be continued on by the next generation. Our children, Christine Roraff and Tim Sulik, and their spouses, Brad Roraff and Michelle Sulik, have all been a significant part of the company over the past few years.

This obviously creates significant longevity for our company. Knowing our children and the high standards they have learned in their respective business careers, we are positive that you and all of our other clients will be well taken care of.

David and I will continue to have contributing roles in 3 Rivers Billing, Inc. as Senior Consultants. This will allow for a seamless transition and transfer of knowledge and expertise.

It has been our pleasure to work for you and your department. For that David and I sincerely thank you.

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Mary Ann Sulik

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New Contact Information effective Friday May 21, 2010:

Month End Invoice payments please remit to: 3 Rivers Billing, Inc PO Box 223 La Crescent, MN 55947

Invoice questions may be directed to Brad or Christine Roraff at 507-895-9610 or 1-877-896-9610

For your records: 3 Rivers Billing Inc. Tax ID: 26-4156350

For your convenience you may continue to use the present address and phone numbers below to contact the office for all other needs.

3 Rivers Billing, Inc W62 N244 Washington Ave #204 Cedarburg, WI 53012 262-375-9610 or 1-800-829-5703