



I Was Skeptical At First

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"I had read that many companies couldn't be trusted. I soon became very skeptical and very discouraged. Then I received an email from Corporate Turnaround...I took a leap of faith and I was greatly rewarded."

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"In the beginning it was hard to place confidence in a stranger, but what I remember most over the four years we have been working to save my company is your ability to restore my confidence in the decision to restructure rather than go bankrupt."

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"My accounting manager suggested Corporate Turnaround...Still unsure I succumbed to the pressure of the moment and signed on...It was an amazing experience."

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"When I first spoke to Adam I must admit that I was more than skeptical. The hope that he seemed to offer seemed too good to be true."

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"I did a little research and was able to come across Corporate Turnaround's phone number. Skeptical at first, I decided that this was my only way out and I can honestly say that my only complaint is that didn't come across their number sooner."

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"When I first started dealing with you and your company...I didn't know you and I certainly didn't trust you because all I saw happening was you hitting our bank account every week for thousands of dollars. Well, now that I have seen the results that came out of it, I know it was all worth it."

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Many of our clients have authorized us to share their success stories. The attached testimonials represent the experiences of these companies in our program. Every restructuring is unique and under no circumstances should these be construed as a representation of what you can expect in our program. There is no guarantee as to savings or any specific results except if you qualify for Corporate Turnaround's guarantee, your company will pay back less than it owes at the time of settlement, including Corporate Turnaround's fees. To estimate the time it could take your company to complete our program, take your total amount of debt in the restructuring, which may increase over time, and divide it by what you are paying each month. The program may take more or less time to complete depending on your unique situation. Your credit may become further impaired during the debt restructuring process. Corporate Turnaround does not provide credit repair. Until a debt is resolved, debts may increase and creditors may continue with their collection efforts, including phone calls and legal action. Corporate Turnaround is not a law firm and does not provide legal advice. If you are sued or are considering bankruptcy, you should seek advice from a licensed attorney. We reserve the right to decline any creditor into our program.



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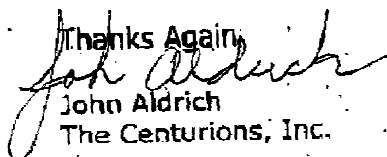
My Friend Adam-

What a long, strange, trip it's been—But well worth it!!!! When we started this thing a few years back I didn't think I had a chance in the world getting out of debt. Boy was I wrong.

I have always been an extremely hard working individual with a strong sense of honor and loyalty. I had built up my business to a point that I was very proud and I could hold my head high. Everything was going along rather smoothly until the bottom fell out of the economy which resulted in my profits disappearing. I didn't want to rely strictly on credit cards but I had no choice at the time. The bills were piling up and the revenue stream just wasn't there anymore. I spread out the debt across roughly 11 credit cards and with my income to debt ratio swinging in the wrong direction, the credit card companies raised all my interest rates and slashed what credit I had left. That's right. When I needed them most, they didn't extend a helping hand and offer anything that would help my situation, they actually kicked me when I was down and forced me to desperate measures. I ultimately had to stop paying most of them because I simply couldn't afford to anymore.

At or about this time I received a call from a salesman from Corporate Turnaround. He stated he could help get me out of debt and the plan sounded realistic. I wanted nothing more than to get my business back in the black and to do so I knew I had to take a risk. You know what they say "No Risk, No Reward!" Well I risked it all and I am sure reaping all the rewards!!

I owed 11 creditors \$112,076.71 when we started. When I complete the program in the next few months I will have saved \$57,018.77 and regained control of my business and my life. I can't thank the Corporate Turnaround team enough for doing a fantastic job. Adam, thank you so much for always being there to help me understand the process. For explaining to me time and time again what a real threat is and what's a bunch of malarkey. But mostly for being a friend to someone who sooo desperately needed one.

Thanks Again,

John Aldrich
The Centurions, Inc.



CAPITAL HOME HEALTH CARE

"Exceeding expectations since 1994"

Dear Corporate Turnaround,

In December of 2004 I was diagnosed with Cancer and given 4 months to live.

My husband and I knew we would be unable to perform our duties related to the company, so we signed a management contract with an accounting firm to manage the billing and accounting departments for the companies.

During the period from 2004 through 2007 when my husband and I were both absent, the management firm that we retained failed us miserably. We lost millions in claims that were billed incorrectly and the statute of limitations prevented us from rebilling. The books were not balanced and the money stopped coming in. It got so bad we were unable to pay taxes and payroll checks bounced. The IRS has put a judgment on the company for \$1,500,000. We spent hundreds of thousand of dollars in legal fees to try to get us out of that mess.

In addition our revenues dropped by an about 2 million because rumors spread to the community that we were going under and our reputation was ruined. We had to close two offices.

By 2008 our debts included over \$187,000 to 15 creditors. We were determined not to file bankruptcy. We wanted to pay our creditors as much as we could afford. I contacted every company we could to help us. But the more I researched, the less confident I felt. I had read that many companies couldn't be trusted. I soon became very skeptical and very discouraged.

Then I received an email from Corporate Turnaround.

They had been in business since 1998 and had experience resolving business debts like ours. I read articles that profiled their clients in the media including The New York Times. I called them up with lots of questions. They answered every one without hesitation.

I took the leap of faith and I was greatly rewarded. Adam Lang was my Client Advocate in the years I was a client with Corporate Turnaround. He was there for me through the toughest times. Best of all, Adam and Corporate Turnaround helped me resolve debts.

On \$187,967.58 owed 15 creditors, our company saved \$123,584.05. I would happily recommend Corporate Turnaround to any business that's fallen behind with creditors. I can't begin to tell you how good it feels to have one less battle to fight.

I am forever grateful to Corporate Turnaround for their help and guidance.

Thank you!
Sincerely,
Lorraine Fox

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Adam Lang
Corporate Turnaround
95 Route 17 South
Paramus, NJ 07652

July 22, 2010

Dear Adam;



You will recall that back in 2006, when I first spoke with you, things looked dismal for my company which I had started back in 1986, and which had more than \$180K in corporate debt to deal with after losing several large accounts to competition. I remember your initial response was, "so...we deal with situations like yours every day and we can turn things around and get a restructure plan in place that you can live with...so, let me do the worrying while you get back to running the business."

In the beginning it was hard to place confidence in a stranger (especially one from New Jersey- just kidding), but what I remember most over the four years we have been working to save my company is your ability to restore my confidence in the decision to restructure rather than go bankrupt, by offering encouraging words that seemed impossible to complete but less and less so as we retired one creditor after another! I especially remember your words a few months ago when you said "let's get rid of these last three creditors and get CT out of your hair."

Initially, it was difficult to come up with large sums of money to retire a creditor who offered a settlement amount, but what we came to realize is that the strategies you had in place were designed to bring a creditor to the point where they were willing to take a lesser amount than what was owed them. In reviewing our account, we started with 18 creditors and had settled almost ½ of them in 18 months!

There were those creditors who wanted all they were entitled to and we believed they would hang on to the end, but curiously, half of them settled in the next year! The final ½ year, we dealt with the same three creditors, and as it happened, two of them offered settlement offers which allowed us to complete our restructuring six months ahead of schedule!

So, Adam, we say "Thank You" for those words of encouragement and for doing your job so well that we were able to retain our dignity and did not choose bankruptcy as a solution!

Sincerely,

Ralph S. Sylvester, President
Board of Directors

CLEAR CHOICE OXYGEN & MEDICAL SUPPLY

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October 15, 2009

Dear Adam:

My company was facing financial ruin. We were experiencing billing problems resulting from unexpected changes in personnel. No cash was coming in. Bills were past due and creditors were calling constantly. My staff was haggard, frustrated, and scarred. Morale could not be lower.

I was struggling with the dilemma. I have always lived up to my responsibilities, but my bank account was depleted and my credit cards were maxed out. I could not imagine any reasonable/viable options. I considered bankruptcy but, in my frustrated state, even that seemed out of reach.

My accounting manager suggested CTA. The concept was outside of my experience and at first I found it very unnerving. I talked to you several times and I read and reread all of the information you sent me. Still unsure I succumbed to the pressure of the moment and signed on with Corporate Turn Around.

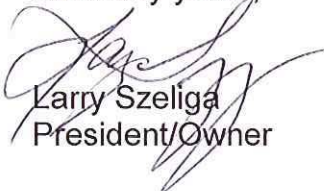
It was an amazing experience. Within days the calls from our creditors stopped. We were able to focus on managing our business and not on the desperation of our situation. To say that morale improved would be an understatement. In fact, despite all of the pressure, we had zero employee turnover.

I can't describe the feeling I had last week when you called to tell me that our work together was concluded. That this massive weight I had carried one year ago, like a migraine headache, was gone. All of our accounts are settled and most of the creditors involved are still active suppliers to our business today.

When we started, our debt load was (\$108,904.29) to 21 creditors. Working with CTA we saved \$41,603.79). As a result, we are recovering and getting stronger every day.

We could not have done it with you and your team. Thanks you for your time, energy, and understanding though these most difficult times.

Sincerely yours,



Larry Szeliga
President/Owner

Formerly Winthrop Medical Supply

Grounded

Gourmet Coffee House

320 Raymond St, Walbridge Ohio 43465

8/26/2009

Dear Corporate Turnaround,

I write this letter on a monumental day. Today is the day that my family achieved financial freedom as my last installment payment was made to settle all of my debts. I would like to sincerely thank Adam Lang and the entire team at Corporate Turnaround for their efforts to negotiate a reasonable settlement with the various creditors that I owed. If it were not for your team there is no doubt that bankruptcy for both my business and my family were unavoidable consequences. Now, with all debts **PAID OFF COMPLETELY** I am able to relax and return to normal.

The debt that I had accrued on personal credit cards to keep the business running and keep my family fed had mounted to nearly \$60,000. I was late on every bill every month which merely compounded the problem and put me farther behind with no hope in site. This was two years ago. When I first spoke with Adam I must admit that I was more than skeptical. The hope that he seemed to offer seemed too good to be true. After some investigating into the company, I decided to take the risk and turn my debts over. The next several months were very stressful. Instead of getting better, the collections calls got more aggressive. Each of them telling me that they either will not work with Corporate Turnaround or that I had gotten involved in a scam. However, whenever I called Adam in a panic and was ready to back out of the plan he reassured me that this is the toughest part and to hang in there. Slowly to calls began to fade away and the settlement offers came in. This was amazing to watch and experience.

I am ever so glad that I stuck it out. Two years after beginning the program, all of my debt is paid off. Thank you Adam and Thank you Corporate Turnaround! I could not have recovered without you.

Sincerely,
Chris Umbaugh
Grounded Gourmet Coffee



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Quality Machine Work is Our Business

December 8, 2008

Corporate Turnaround
Attn: Anthony Passanante
95 Route 17 South
Paramus, NJ 07652

Dear Anthony,

I would like to take this opportunity to thank you for the incredible job that you have done with my company's financial situation. From the start you have been extremely professional and helpful and, you always had my best interest in mind. It was such a relief to be able to depend on you and your organization to ably represent me in the eyes of my creditors. I truly do not know what I would have done without your help.

Eight years ago I made a life changing decision to take over the family business when my father became ill. With the challenge of learning a new trade I also faced the challenge of finding new customers because our biggest customer was struggling (eventually closing their doors), the effects of Sept 11th, and more and more manufacturing jobs going over seas. Being the small machine shop we were, I did everything I could to make ends meet while trying to not take away from my employees- at times not even drawing a paycheck. The bills started to pile up, financially making it harder and harder to get ahead.

By 2006 things had worsen and the stress of the situation was wearing on me. I had written many of our politicians to seek help and see what options or assistance may be available to me but got no where- only generic letters sent back, wishing me well with my business (pretty much a slap in the face if you ask me and much frustration to be let down by our political system). Left with no other options I had to make a move- either close the doors for good and claim bankruptcy or try to find a company to join forces with. In June 2006 my prayers were partially answered- I found a company to merge my business with. While this merger helped to alleviate most of my overhead costs I still had close to \$20,000 in credit card debt I had to eliminate. So the stress was still there and it seemed as though there was no end in sight. I owed money to the IRS and the phone calls just kept coming from the credit card companies. Each month it got harder to even just make the minimum payment due and I cringed every time the phone rang.

Almost a year later I did a little research and was able to come across Corporate Turnaround's phone number. Skeptical at first, I decided that this was my only way out and I can honestly say that my only complaint is that I didn't come across their number sooner! With your help I was able to be debt free in nineteen months and saved close to \$5,000 in the end.....Thank you Anthony and the Corporate Turnaround Team for being there in my time of need. It was great to be able to stop worrying and start living again. I would recommend your services to anyone that needs freedom from financial stresses!

Sincerely,



Lisa M. Mosher
President of Law Manufacturing, Inc.



**Air Technical
Industries**

7501 Clover Ave. Mentor, OH 44060

phone 440.951.5191 fax 440.953.9237

November 17, 2008

Scott Wolven
Corporate Turnaround
95 Route 17 South
Paramus, NJ 07652

Dear Mr. Wolven:

I would like to thank you sincerely for all your hard work in assisting with our company's restructuring. We have been through more trouble in the past eight years than most companies could survive, and we are coming out of it in one piece, due in great part to your helping us negotiate and settle dozens of accounts with our creditors. Over the course of our relationship, your services have saved us over \$150,000. That type of savings is normally unheard of, but you made it possible and we are very grateful.

When I first started dealing with you and your company, we had already been working with you for several months, and I didn't know you and I certainly didn't trust you because all I saw happening was you hitting our bank account every week for thousands of dollars. Well, now that I have seen the results that came out of it, I know it was all worth it. You handled all our creditors very professionally and efficiently, kept us out of court, and kept our accounts from being garnished or our assets from being seized so we could continue running our business.

Once again, utmost thanks and gratitude for your services. Please feel free to have any potential clients call me at 440-951-5191 if they have any questions or concerns about employing your services.

Very Truly Yours,

Vida Novak
Vice President

RELIABILITY

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