

Your company's results may vary. There are no time limits for reaching settlements. Some creditors may settle after CT's first set of offers and others may be resolved later on, with settlements ranging from pennies on a dollar to payment in full. Until a debt is resolved, creditors may continue with their collection efforts, including phone calls and legal action. CT does not provide any legal services. Each restructuring has a unique combination of factors, including the length of participation in the program. All of these variables affect individual outcomes. There are no "typical" results.