February 27, 2019

To Whom It May Concern:

I wanted to take the opportunity to acknowledge Corporate Turnaround for the amazing work and amazing experience working with Adam and Scott on behalf of myself and my company.

As a business owner for over 20 years, and like most business I have been through the cycles of the economy and like a lot of small businesses I did not have access to unlimited working capital, so like many of us, growth is funded by credit cards or bank loans that are so dependent on revenue, income or debt ratios.

It's clear that after the housing crisis of 2008 loans to small business like ours became non-existing. So whenever there was a downturn in business, I had to seek out other loans to fund working capital, which brings me to the reason I am writing this letter, because unfortunately through a series of short term high interest loans, the ups and downs (cycle) of business, I found myself in way over my head, losing sleep worrying about if that client will pay on time, not being able to pay my personal bills, let alone business debt, I found myself at the edge of filing for Bankruptcy, when out of desperation I started looking for other small business short term loans (perpetuating the madness) when I came across an ad for Corporate Turnaround. I read their ad and reviewed their website over and over, did Google searches on Corporate Turnaround, looking for actual testimonies from actual people that might be similar to my situation. I was hoping this wasn't another company out there trying to take advantage of a business owner's misfortune.

So out of pure desperation I decided to call; it was late on a Friday afternoon around 4:30 or 5:00pm. I called and person named Scott answered the phone, asking why I was calling (this was embarrassing and I was ashamed, I have always been a man of my word, and was taught to pay my debts) I have never been in this situation before so this was not an easy call, but I could sense Scott knew this, he reassured me that he completely understood and that he believed he could help. I instantly felt relief and comfortable speaking with Scott he seemed to be a no-nonsense guy, I got the impression from his voice that he was a New Yorker and he pulled no punches made no promises but assured me that he worked with some of the debtors that I told him about and I wasn't the only business that had some issues like mine. I felt a great sense of relief that I was talking to the right company.

After the call, I felt like the weight of the whole world just got off my chest, that night was one of the best nights sleep I had in a long time.

Over the weekend, I completed the documents that Scott sent me, although, he walked me through a lot of it while we were talking, the following week, he introduced me to Adam and said he would be my guy, and from there Adam worked his magic. I don't know all that they did behind the scenes but within days, they took complete control of all my debt which was over \$100,000. It's still hard for me to believe that they were able to do all that they did in such a short time, but I will always feel indebted to Corporate Turnaround and hold a certain appreciation for Scott and a deep kinship to Adam, for all the times when money got tight my end, he would work with me on my budget. I truly believe Corporate Turnaround believes in what they do and it shows how they deal with clients like me, I am so grateful that found them in a sea of competitors.

I volunteered to write this testimony, because weather it's business or personal, we all get in over our head, it could be a downturn in business, a bank loan you didn't qualify for, or a personal tragedy, just know there are companies like Corporate Turnaround, that realize a long time ago that, when banks don't loan, it opens the doors for others to prey on your need for cash.

I hope I am never in that situation again, and I learned from my misfortune, and I share it every chance I get, to educate other small business owners about the pitfalls of short term high interest loan and I always let them know about the honest and hardworking people that I call my friends at Corporate Turnaround.

Sincerely

Your company's results may vary. Every restructuring has a unique combination of issues and factors, including the length of participation in the program. All of these variables affect individual outcomes. There are no "typical" results. Debts may increase until a resolution is reached. Consult with a licensed attorney regarding the applicability of bankruptcy.