June 25, 2014

Dear Anthony,

My sincere thanks to you and Corporate Turnaround for your guidance in helping our company to dig out of more than \$100,000.00 in corporate debt. I must admit, however, that before I signed on with the company I was more than a bit refluctant. I had always been taught to own up to your responsibilities and I took that lesson from my personal life into my business. But during what's been dubbed as the "great recession", I found myself financing my business through credit cards and subsequently building up huge debt that I was only able to make minimum payments on. While I tried for years to pay off the cards, it finally dawned on that I couldn't continue to borrow from Peter to pay Paul, especially when I was only able to make minimum payments.

I learned about Corporate Turnaround through an email invitation to attend one of their seminars on debt restructuring. I accepted the invitation and went to Ft. Myers, Ft for a presentation and left quite impressed with their CEO and their program but still reluctant to sign up. I was still holding strong to my ideal of being responsible to the debt I had created. So I returned home and continued to try paying off the credit cards. But after a few encouraging and I would even say comforting follow up phone calls from CT after the seminar, I signed on. It has turned out to be one of the best business decisions I have ever made in our now twenty-fourth year of business. I would also venture to say that had we not made the decision to sign on, we may not be experiencing this twenty-fourth year.

The company (CT) has shown themselves to be very professional, knowledgeable, honest and as I mentioned earlier, comforting in helping us get to the finish line with all of our debts settled (at about half the cost). The comforting was very important to me because it let me know that I really wasn't being as irresponsible as I thought I was in dealing with our creditors. At one point in the process when we had a change in company advocates, I became a little wary, but you (Anthony) came aboard completely aware of where we were in the process and made the transition virtually seamless.

President

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. 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. Settlement offers range from pennies on the dollar to payment in full. There is no guarantee of savings.