## Dear CT Team:

In November 2010, I didn't think my business would last another month the way things were going financially. Losses were piling up year after year. All the hard work and dedication I had put into the Carpet and Upholstery Cleaning business for all of those years was about to be lost.

In an act of desperation, I searched the internet for help and came across Corporate Turnaround. They had a great rating with the BBB and had even better references. I decided to give them a shot in saving my business---and boy am I happy with the results!!!

I started the program with over \$124,000 in debt owed to 9 different creditors. I worked with CT's sales department on an affordable budget each month for these debts and CT went to work with it. In the beginning the collections calls were terrible. These collectors will say anything to you to get some money out of you. I have never been so threatened in my life. But that is pretty much all it was—THREATS. After you start to understand what a debt collector is doing, it really isn't much to worry about at all. They either try to scare you into paying with a bunch of baseless threats, or annoy you into paying by calling you every day. When you get past that part, the rest is actually kind of exciting.

4 months after we started CT secured our first settlement agreement, and then shortly there after more and more creditors agreed to affordable payment terms. 4 years later my business is debt free and I couldn't have done it without CT's help. CT even saved me over \$67,000 with my creditors as well!!

Thank you guys so much. A special thanks to Adam for always being there for me and holding my hand while explaining everything when I asked for updates.

Thanks to CT for everything!

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. 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. 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 or legal advice.