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Before we started with Corp. Turnaround collectors were harassing us. They treated us as if we were deadbeats trying to cheat them out of their money. When we are honest people who had always paid our debts on time or paid them off early in the past, But we had fallen on hard times with the economy what it was. After several slow years the money was just not coming in, so how could we pay the same as we had before? Our past credit history did not matter anymore it was falling fast. They would call and get very rude; we did not want to answer our phones. We were harassed at work and home. There was no peace; the stress was way too much on us. We had \$55,000.00 in debt, we thought we were going to have to file bankruptcy and lose our business. We were depressed and feeling like failures. We heard about Corporate Turnaround and decided to call and talk to them. They explained the process and what they would do for us and how long it could take. We expected it to take at least 5 years to get us out of debt; instead, it took approx. 3 years. We paid \$44,000.00 of our debt; we saved \$11,000.00 from our original debt. However, it was not about the savings, it was about getting out of debt. With Corp Turnaround, we had someone who helped us make the payments spread out over time in a way that did not break us. We had someone who took the abuse of our creditors out of our lives and treated us with respect as they worked with us to get us out of debt. It was a great relief to pay our last payment and realize we were on our feet again. We had no debt, no outstanding bills, never again was someone going to call and treat us like we were a lowlife because we could not pay our bills.

The beginning of the process was very difficult. It took a little while before the creditors quit calling and realized they had to deal with Corp. Turnaround. During that time, they would call and act as if they could not get Corp. Turnaround to answer their calls, as if no one would speak to them over there. They pushed and harassed even harder than compared to what they had done before. They did not want to deal with Corp. Turnaround because they wanted to push to get more money. However, if we had more money we would have paid our debt in the first place. We should not have talked to them but kept referring them back to Anthony. We made the mistake of listening and feeling pressured when they called so that we gave in to what they wanted even though we could not afford to pay them anything more. They made us feel afraid of what they would do to us, that we would lose things and be humiliated. We found out that this creditor was collecting money from us and Corp. Turnaround and they were not showing our payments to Corp. Turnaround on the monthly statements or vice versa. We had to learn the hard way that Anthony was looking out for us and we needed to trust him and let him do his job. After that, we had no problem telling every creditor who called us that they needed to call Anthony. We did not listen to anything they said, just told them to call our representative at Corp Turnaround and hung up. Very soon, they quit bothering us and only dealt with Anthony.

Anthony was great, always upbeat and friendly; he gave it to us straight and did not try to make things better or worse than they were. Always let us know what he was working on and what kind of arrangement he was trying to reach with a creditor. We were happy to receive his calls and knew that he was always working in our behalf, doing his best. He spent time talking to us, getting to know us when he could. Sometimes he was very busy and did not have time to visit, but we never felt like he was blowing us off, he was just busy working on our behalf and someone else just like us. We will always be glad we went to Corp Turnaround and Anthony for help. They delivered better than we could have ever expected Thank you Anthony, Thank you Corp 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. Until a debt is resolved, creditors may continue with their collection efforts, including phone calls and legal action. 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.