

To whom it may concern:

I am writing this letter to show my appreciation towards a very special company in the small to medium business sector called Corporate Turnaround. CT specializes in commercial debt restructuring by negotiating more affordable payment plans with their clients creditors to help them avoid closing their doors and/or filing bankruptcy.

My business was in a similar situation in 2011 but I was fortunate enough to find CT and hire them to help me navigate from out of the debt abyss I was in.

My business was hurting and my sales had dropped due to new local business competition. 3 of my clients disappeared due to consolidation, bankruptcy or elimination. These clients did not pay for their purchases already delivered, which forced me into an undesirable circumstance. On a personal level, 2 family members passed away which required the use of personal savings to handle funeral arrangements, medical bills, and all other costs.

I owed a large banking institution over \$200k and they were demanding the entire balance ASAP. I clearly could not do that and became desperate to resolve it. I spoke with Raffi [redacted] from CT and he explained the process to me thoroughly. I was then assigned my Client Advocate Adam [redacted] who helped me through it all. Adam's team resolved the account within a few months of negotiating and I was now able to pay my debt back at an affordable monthly rate instead of all at once. What an accomplishment. I was on the road to recovery and looking to turn the corner when BAM—I was diagnosed with cancer and had to start chemo and radiation right away. This would obviously take me away from my job and hinder my ability to repay the debt as planned. I did the best I could month in and month out and with the help of Adam, we managed to see it through.

We completed our arrangement on November 2015 and I was finally able to put this terrible chapter of my life behind me. I don't think I would have made it without CT in my corner and want to thank them for believing in my business through it all. I am now on to the next challenge in my life but will never forget my time with CT. I would recommend CT for any business struggling with debts. Thank you CT!!!

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. CT does not provide any legal services or legal advice. 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.