

Adam,

Life throws you curve balls in more ways than one. Where to start? I have a thriving home improvement company and have been in business for over 11 years. When the market started going down, I started to down size to try and stay ahead of the fall. I was doing very well with the progress. As all good businesses do, they want to cut cost and give the clients the best price possible. **Home Improvements** has never been short on work up until the economy started to whirl wind down. As this was happening, my business partner of 10 years called it quits. This did not help the matter any. **Home Improvements** only really had one credit card that was out of control. I started a plan to cut my costs so I could survive the economy. My first call was to the credit card company. I noticed that they had raised my rate from 12% to 34.7%. After several attempt to get someone who speaks well enough to understand them, I spoke with a person who said to me "we are sorry we do are not offering any special programs at this time". Even though I was not impressed with the answer I received, I continued to make my \$1,000.00 payment a month to this credit card company. A few months went by and I made the attempt again to contact this company for a little break on the interest rate. After several departments, I was talking with someone who I could understand and once again the same answer, "we are not offering any special programs at this time. I asked, with the economy going down why they would not help? This person could not answer the question. Once again I continued to make my payments. I started researching the amount of money I used on the credit card to the amount of money I had paid back and noticed that I had paid back almost as much as I had used. I again made the call to the credit card company asking for just a lower interest rate so I could at least have a chance at getting my debt paid off. The same answer came back, "we are not offering any special programs at this time". Well that was about all I could handle, I started a search that moment for some help. Corporate Turnaround was one of the first companies to pop up on the internet search. I studied the web site and gave them a call. It took only a matter of minutes before Mr. Palmer said "WE CAN HELP". That's all I was wanting was someone to say they can help. After some paperwork, Corporate Turnaround was on the clock. I followed their plan by the book, the credit card company called me hundreds of times with verbal threats, letters and even a draft copy of a subpoena. Each time the letters came in I called Adam. He reassured me that this is what they do. They call and call and try to get you to cave in. The funny part was that Adam told me the draft copy of a subpoena was likely to come, even before it showed up. That gave me even more confidence in Corporate Turnaround. The phone calls got so bad that I just stopped answering them. After several weeks of not answering the calls they slowed down. The credit card company went as far as saying they never deal with Corporate Turnaround and they will not settle with them. Time after time this is what they said to me when I read verbatim off of the card Adam sent to me. I was extremely skeptical when Corporate Turnaround took over, I had never, not sent in a payment before, but Adam advised me that it was in his hands now and now it was time to concentrate on running my business. I was worried about my credit rating being jeopardized. From the beginning, Adam said it may take a hit. Well my credit score did drop once the payments stopped going to the credit card company, but it has been a year since the hit and my credit score is well on its way to recovery. This program from Corporate Turnaround was well worth the minor credit hitch. The calls finally stopped and Corporate Turnaround did a fantastic job. Corporate Turnaround settled with the credit card company even though the credit card company said they don't deal with Corporate Turnaround. I may have only owed the credit card company \$22,000.00, but without the help of Adam Lang at Corporate Turnaround, I would still owe the credit card company. I am proud to say that I have completed the program and I am finished with the credit card company for good.

I want to personally thank you Adam for all the help and advise you have given me. I really did not believe this was going to work out once I got started with Corporate Turnaround. I had to just turn a deaf ear to the creditor. That was really hard for me to do, but I am glad you kept telling me it was going to work out. Adam, it takes a special person to do what you do. Thank you for all you have done. Not only have you given me my confidence to grow my company even stronger, you have also given me the ability to believe that sometimes it pays to ask for help.

Sincerely your friend,

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. Debts may increase until a resolution is reached.