



November 11, 2011

To whom it may concern,

Please accept my sincere appreciation and gratitude for a job well done in assisting me to resolve-restructure my debt problem and help me save my store from bankruptcy and closure. Especially, pass heartfelt thanks to my Corporate Turnaround Team (Chris Winnie, Jared Fernandes & Adam Lang) who delivered on everything promised; I couldn't be more happier with the results.

I bought the small feed, home, farm & garden store at what I thought was the right time to have something in place for my full retirement days to stay active and have some pocket change. As an absentee owner working a full time job, I relied on employees to manage the business and my money employed; unfortunately their mis-management caused a tremendous amount of debt in bad inventory mix and default penalty payments. I was easily \$60,000.00 in the arrears but with a new Manager and employees I had a workable plan to pay down the debt and improve cash flow. However, the plan was a bust with the economic down turn in 2008 and subsequent years where consumers did not have any free cash to spend i.e. feed a horse or feed your kid? In any event, the debt increased to over \$100,000.00 and revenues fell significantly leaving limited options on how to resolve the debt....bankruptcy and closure.

As a successful Naval Officer (retired) and 20 year professional business manager, I was always able to analyze and develop an acceptable solution to major problems but my small store's debt problem repair had me stumped and confused on how to resolve it. When most agencies think of a small business they are thinking on the scale of 50 plus employees and \$2-4MM revenues; not my size store of 2 full time employees with annual sales \$250,000.00 just didn't get the attention of care givers (SBA, Local Banks, etc.). Talking to individual creditors was always flavored as self-centering to the creditor and not to my big picture of multiple creditor demand solutions. They said they want to help with your complete problem but they are not really interested except to their own resolve. So I went to a bankruptcy lawyer and his guidance was harsh and the solution would have negatively impacted two people's lives not to mention my pride; there had to be other options.

I found out about Corporate Turnaround from my Daughter who had a friend that worked for a company that had utilized CT. I figured it was just water cooler talk on how successful the program worked for the friend's company but I made the call. I spoke with Chris Winnie who explained the program and how it worked; he went on to caution me about the pain (creditor calls, threaten law suits, letter harassments, etc.) that will come with the program but the program results will wipe out any of the pain and bad memories; he was right. Being skeptical, I challenged Chris on several occasions on the merits of what he was selling, a method that would allow me to meet my creditor obligations with my cash flow, avoid bankruptcy and keep the store open, salvaging two jobs at a time of unprecedented



unemployment. Chris didn't flinch in his conviction to the program's success; a theme echoed by Jared and Adam during the 2 ½ years I was in the program.

Passed on to my Advocates, Jared Fernandez at first and then Adam Lang, I felt I really had someone who cared about me, my needs and the people around my store best interest at heart. When the creditor calls got intense and the threats of lawsuits came across, Jared and Adam were cool as cucumbers and reassuring that it was alright and that this was all expected. To me it was scary and nerve racking but to Jared and Adam, who had been through all before on numerous occasions, allowed them to offer a steady hand of encouragement and guidance. Again as promised, the calls started to subside and threats of lawsuits declined and the settlement offers got better & better as creditors were willing to work within the program CT set up for my particular situation.

At every mile stone or if a creditor challenge popped up, Adam maintained a compelling line of communication with me being proactive and timely - reaching out to make sure I was well informed and provided the best guidance to address the situation. He always was positive, cheerful and encouraging no matter what the subject was for the call; he became a friend. In closing out my CT program, I will miss my chats with Adam whether it was shop or social talk; he was there to see me through the program as another success story; he really cared.

In the end, CT help me retire over \$100,000.00 in debt and operating costs, saved me untold amount of penalty costs and more importantly, saved my small store and two individuals lively hoods; if that isn't success I don't what would be!

I don't know what CT pays Chris, Jared and Adam but it's probably not enough in my view; as my Team their value was priceless. Thanks to all CT personal who worked on my program, you did a great job.

I would be honored to recommend CT to anyone who needs help to settle/restructure debt and restore respect for your personal life and those around you.

Thanks again and best regards,



Owner

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. 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. Settlement offers range from pennies on the dollar to payment in full.