

What is that expression I hear so often – “All good things must come to an end” – well my friend, the end has come and I couldn’t be happier. It might have taken us 3 years, but considering how much I owed, I am still shocked we got out so quickly. My business is still open, my debts are paid off, and I am no longer afraid when the phone rings. I am definitely in a much better place now than I was before I came aboard and joined CT’s program. That’s for sure!

Let me throw some numbers at you:

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| • I owed a total 17 creditors- | \$62,893.42 |
| • Total paid to creditors after settlements secured - | \$26, 107.94 |
| • Total amount of savings - | \$36,789.94 |
| • Threats and lies told by debt collectors- | 10,0000+ |
| • CT Service and Experience | PRICELESS |

This was truly a learning experience on so many levels. I learned not to rely on my credit cards to fund my business when times get tough. I will simply find another way to get people paid. Period. Credit Cards are just too risky and nearly put me out of business. I also learned the great lengths people will go to get money out of you. I can’t believe the things collectors are allowed to get away with these days. They seem to be just an ungoverned body of professional liars. I was shocked at the statements some of them made. At the end of the day, credit card companies are basically legalized loan sharks.

Thank you so much for the hard work and dedication you put into my account day in and day out. I would recommend CT’s services for any business that is having a tough time meeting their obligations to their creditors. THANKS!

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.