



## How Long Will It Take To Get Out Of Debt?

*"I can't believe, in a little over two short years, my business is where it is: DEBT FREE! I feel like a GIANT weight has been lifted and I can't thank the Team at CT enough."*

[...page 2](#)

*"There was a light at the end of the tunnel. All I had to do was focus on keeping my business going and you handled the rest. Here it is 4 years later and it is done."*

[...page 3](#)

*"...by sticking to the payment plan we worked out, the debt was paid in less than 2 years. If I had not called you when I did I would still be in a big mess and looking at 30 more years of struggle."*

[...page 4](#)

*"Miraculously, what we thought would take a lifetime to pay off has taken us a mere two years."*

[...page 5](#)

*"Two years may seem like a long time when surviving month to month however, when we made our final payment, it put time in perspective."*

[...page 6](#)

*"My company is now out of debt (36 months later), and has been rebuilt better and more profitable than ever... Yes, we weathered the storm of debt."*

[...page 7](#)

*"In 3 short years I was able to resolve \$137,000 in debt, saved over \$30,000 (including CT's fees), and in effect saved my business and more importantly my sanity."*

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*"In a little less than two years, the creditors we sent them have all been taken care of. They reduced our debt by 50%, & I have piece of mind that our creditors did get paid something..."*

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Many of our clients have authorized us to share their success stories. The attached testimonials represent the experiences of these companies in our program. Every restructuring is unique and under no circumstances should these be construed as a representation of what you can expect in our program. There is no guarantee as to savings or any specific results except if you qualify for Corporate Turnaround's guarantee, your company will pay back less than it owes at the time of settlement, including Corporate Turnaround's fees. To estimate the time it could take your company to complete our program, take your total amount of debt in the restructuring, which may increase over time, and divide it by what you are paying each month. The program may take more or less time to complete depending on your unique situation. Your credit may become further impaired during the debt restructuring process. Corporate Turnaround does not provide credit repair. Until a debt is resolved, debts may increase and creditors may continue with their collection efforts, including phone calls and legal action. Corporate Turnaround is not a law firm and does not provide legal advice. If you are sued or are considering bankruptcy, you should seek advice from a licensed attorney. We reserve the right to decline any creditor into our program.



Dearest Corporate Turnaround-

Thank You! Thank You! Thank You!

What other way could I possibly start this letter. I can't believe, in a little over two short years, my business is where it is: DEBT FREE! I feel like a GIANT weight has been lifted and I can't thank the Team at CT enough.

I first received a call from a gentleman by the name of Timothy Naretich around Thanksgiving in 2008. From what Tim was telling me, I thought Christmas came early that year. He told me that he had a program that was perfect for my debt problems, and was just what I needed to get back on top and out of the red. At the time, I was spinning my wheels with 2 major credit card debts that I just couldn't seem to make any progress on. Month in and month out I made my payments, but the balances were going no where. On one of the cards my actual balance was going up?!?! I knew something had to be done, but I didn't know what to do. The country was in a recession and I was losing control of my business with no sign of help ahead.

Tim stated he could put me on an affordable monthly budget, take the stress and strain off my shoulders by assuming control of my outstanding liabilities, and allow me to focus on generating revenue for the business. We had a great plan in place, but could CT actually execute it? DARN RIGHT THEY DID!

After Tim set the account up, he handed it off to a team of debt professionals that really worked miracles for me. Adam Lang and Jared Fernandez were my Client Advocates of which I can't say enough about. They were both very professional, compassionate, and extremely knowledgeable about the task at hand. They laid out what to expect like they could see into the future, and it all played out as they stated. The two debt managers that negotiated my phenomenal settlements, James McDermott and Michael Schackner, secured deals on both accounts I could of only dreamed of. I couldn't have been happier with the results MY TEAM secured!

When all was said and done I somehow only had to pay both creditors a combined \$13,780.42 when I owed them over \$41, 819 when I started!!!! I couldn't believe I had just saved more than \$28,000.00! I was happy to give part of my savings to CT for a job well done. That's right, they earned a % of what they saved me, so the program actually cost me nothing!

Many thanks to the entire Corporate Turnaround team for giving small businesses like mine some hope in the toughest of economic times.

THANKS!

A handwritten signature in black ink, appearing to read 'William Lemieux'.

William Lemieux  
Tubs 'N' More



December 22, 2010  
Corporate Turnaround

Dear Adam Lang,

I am pleased to announce that ComputerWorks, Inc. is celebrating 20 years in business. This is due in large part to you Adam and the amazing team there at Corporate Turnaround. I am overjoyed with the success that Corporate Turnaround has been able to provide me and my company. The amount of credit card debt that we had amassed, \$203,471.53, seemed insurmountable and with a poor economy upon us I contemplated filing bankruptcy as my only option. Without your help I stood a real chance of losing my business, my home and the ability to provide for my family. The constant phone calls and harassing credit card companies and collection agencies had taken its toll on me. None of them were willing to work with us and simply threatened law suits, asset investigations and seizures, liens on our house, etc. I wanted to pay them back but I simply could not according to their terms. They tried every type of scare tactic and I simply could not bear it any longer.

My wonderful wife found your company and spoke with Tim Neretich. This was without a doubt the best thing she ever did for the business. We formulated a financial restructuring plan and stuck to it. Finally we had someone fighting for us. Referring all the collection phone calls to Corporate Turnaround was such a relief. Adam, you stood by us all the way to the end constantly reassuring me that we would be successful. You believed in us even when I began doubting myself.

The plan began to work. Soon the harassing phone calls stopped and the creditors started accepting reasonable settlement offers and payment plans. There was a light at the end of the tunnel. All I had to do was focus on keeping my business going and you handled the rest. Here it is 4 years later and it is done. I can't tell you how wonderful it is to know this Friday is our last installment.

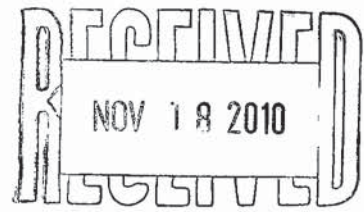
I will have much to celebrate this upcoming holiday season thanks to you Adam Lang, Scott Wolven, Tim Neretich and everyone at Corporate Turnaround! We could not have done this without you. My employees thank you, my customers thank you and most of all my family and I thank you from the bottom of our hearts.

Most Sincerely,

A handwritten signature in cursive script that reads "Robert M. Pokrinchak".

Robert M. Pokrinchak  
President/Owner  
ComputerWorks, Inc.

skipol



**Bastrop Back & Neck Clinic**

James H. Polsky, Jr., D. C.

1604 Industry, suite 102  
Bastrop, TX. 78602-4622  
512-321-3310  
BastropBackandNeck.info

Adam Lang  
95 North Route 17  
Suite 310  
Paramus, NJ. 07652

Dear Adam,

I wanted to take time out and thank everyone at Corporate Turnaround. Everyone was so helpful and professional in helping me with a massive credit card debit. It was really good to work with a company that actually did what you said they would do. We worked together on what I could afford to pay each month and then your team went to work. They got settlements within the first month and then by sticking with the payment plan we worked out, the debt was paid in less then 2 years. If I had not called you when I did I would still be in a big mess and looking at 30 more years of struggle.

I am very grateful for what Corporate Turnaround has done in helping me get out of a mess. I would recommend Corporate Turnaround to anyone that needs help with his or her debit. Corporate Turnaround is a lifesaver.

I Sincerely Thank You All!!!

James Polsky



October 28, 2010

Four years ago my wife and I sold our home in Tempe, AZ for a large profit. We were pleased with how well the market had performed so we decided to invest in a home in Boise, Idaho while I went to school. Our plans were to fix it up and then sell it to pay off whatever school loans we acquired while going to school there.

After two years, we realize that our student loans were beginning to exceed our ability to pay them back post graduation. Our house was only loosing value, not gaining. In an effort to remedy the situation, we sold our home, moved our family into a small travel trailer, and I started a contracting business, Fletcher Drywall LLC. It was not my intention to make this business my living, but rather to get our family on our feet financially and then return to school once we had ample savings to do so. However, my inexperience caused me many financial blunders (mostly being too nice and not charging enough), and as a result I lost money on almost every job I completed. The economy was poor when I began the business, but as the economy steadily became worse, my ability to recuperate my losses became less and less. If I charged too much, I couldn't get jobs, and when I bid low enough to get work I lost money every time.

It was beginning a very bleak and scary situation for our family. I was working 20-hour days, six days a week, and some days I even worked 24 hours straight! And yet despite my efforts, I still could not make a profit. My debts, however, were steadily increasing. My wife spent many nights sobbing like a child on the floor. We felt utterly hopeless, unsure of what to do or where to turn, and I felt like a total failure. I thought about finding a different job, but I soon realized that I was not qualified to do anything, other than contracting, that could bring in enough funds to pay the debts we had acquired. We wanted to avoid bankruptcy and pay our debts, but how to do so? We feared that we would both have to work endlessly and spend the rest of our lives living in our travel trailer in order to pay off such an amount.

I had seven employees working for me when a contractor failed to pay me for two homes that we had already completed. Although I never got paid for those jobs, I was forced to take out loans to pay my employees and their payroll taxes. This put me behind with the IRS as well.

This was the "last straw" for my wife. She then followed her heart as she actively searched for an answer to our monstrous problem. That is when we discovered Corporate Turnaround. We prayerfully considered their service then began the process of negotiating our debts through them. Miraculously, what we thought would take a lifetime to pay off has taken us a mere two years. We have since closed the business and I am returning to school full-time in January. Thanks to Corporate Turnaround, my dreams of finishing school and supporting my family.....two things that did not seem remotely possible two years ago—have become a reality. Thank you for all your help Adam. God bless.

A handwritten signature in dark ink, appearing to read "Jarow M. Fletcher". Below the signature, the name "JAROW M. FLETCHER" is printed in a simple, sans-serif font.

JAROW M. FLETCHER

# ***Advance* Electrical Contractors**

A division of Elecon Inc.  
1285 N. Main St. #303  
P.O.Box 2097 Mansfield, Tx 76063

TDLR #19573

**Corporate Turnaround**  
**Adam Lang**

02-05-10

RE: Completion of debt restructuring program

Adam,

We came to Corporate Turnaround two years ago at the end of our financial rope. My partner had bailed out and left a \$60,000.00 debt behind during a very rough time. Things looked real bad for us.

After we signed up and CT took over, there was a huge weight lifted off our shoulders and we where able to operate again. We started focusing on work instead of bills. It was tough at times to come up with the monthly payment but we made it, didn't we. Two years may seem like a long time when surviving month to month however, when we made our final payment, it put time in perspective.

I would like to thank you personally for working with us. The solution you negotiated for us worked perfectly. At times we needed flexibility and you where able to provide. Thanks for keep us on track and on time. An overall outstanding performance!

Sincerely,

Patrick Howell  
President  
Elecon Inc.

PH/kb

# WebTronics

*We Keep Technology Working . . . For You :-)*

December 8, 2009



Dear Adam,

I received a call from Corporate Turnaround just before August in 2005. I had accumulated a great deal of credit card debt starting my own business and CT offered to assist me before my company was in trouble, thought I had in under control and decided I could handle the debt on my own, I was wrong!

Soon after, in September 1995, hurricane Rita hit causing billions of dollars damage to our area and the shutting down of every business in the area for at least 2 months. No business no cash flow, and then the phone calls came. My "friendly lenders of cash" (credit card companies) suddenly didn't want to work with me anymore; they just wanted the balance of the loan or they were going to turn me over to their legal department. Me, a loyal client for over 10 years and they just didn't care, and I was scared! I decided at that point to call Corporate Turnaround and have them attempt to deal with these lending companies, but only partially. I, still being the A+ personality that I am, could make deal with some of them and CT could handle the rest.

This plan was working until the night of July 11<sup>th</sup> at approximately 1:30 AM, I receive a call from my alarm company, a call that no business owner ever wants "Mr. L. we have a burglar call from your security system, do you want us to send the police" as this was the second burglary in the past week I said, "yes, I will meet them there". You see I lived only 2 blocks from my store and I usually beat the police, when and if we ever had a call like this. As I jumped into my truck and sped into the night I could hear a deafening rushing sound as I approached my building, and saw a large orange flame 80 feet in the air, my business was on fire. I stared in horror as my dream of 30 years was slowly burning to the ground. The fire department was able to save some of my business equipment, but all of my stock and files were lost.

Now I was really in a bind, shut down completely, other than what we could piece back together, and no place to conduct business. Within a week my business was moved to my house and then to a different city, starting fresh but seriously low on cash. My insurance company was great (the little I had) but not enough to cover my debts and the cost of reopening. So again I called CT this time I handed the entire debt to a professional firm. This allowed me to concentrate my full efforts on rebuilding my business and not the "LEGAL Dept" calls I received every day.

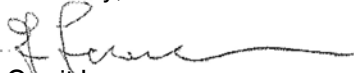
I finally accepted that someone else may know a bit more than me about this crazy credit card system we have, and the rules they play by. You see, I always paid my bills and have for years but it was not about "MY" record, it was about their unfair and greedy way of changing the rules mid-stream. They lied to me over the phone and threatened my family's home and everything else they could. It was through the positive attitude and professional manor of Mr. Adam L. of CT, and my faith in the almighty that got me through the horrific dealing with my (PAST and never more) credit card companies.

My company is now out of debt (36 months later), and has been rebuilt better and more profitable than ever. We now employ 12 people, and have quadrupled out profitability. Yes, we weathered the storm of debt, and made it bigger than ever.

I really thank God for leading me to CT and their staff, if it weren't for them I would not have my dream of owning my business. I truly recommend their services to anyone going through the humiliation of the credit card system, and the problems it causes.

A simple thanks is not enough!

Sincerely,

A handwritten signature in dark ink, appearing to read "Gerrit Lawrence".

Gerrit Lawrence  
CEO  
WebTronics



## Warren Fabrication

7618 Devilbiss Bridge Road  
Frederick MD 21701

Adam Lang  
Corporate Turnaround  
95 Route 17 South  
Paramus NJ 07652

To whom it may concern:

I am writing this letter today with a smile on my face, an extra hop in my step, some money **finally** in my pocket, and most importantly a sense of pride and relief thanks to Corporate Turnaround.

Warren Fabrication is a fairly small business that has been operating and servicing the Maryland area since 1998 with the manufacturing of ornamental iron fences, gates and rails. We enjoyed about 6 pretty successful years until 2004 when the bottom fell out. A number of rather difficult hardships took place at all about the same time. A painful divorce, an inept bookkeeper, a burglary and vandalism to the office costing thousands of dollars, a backstabbing sales man who stole future business and ruined our reputation, uncollectable receivables escalating as high as 15,000+ at times each month, the loss of a major customer, our rent being increased from affordable to unaffordable, the increase of just about every expense across the board, suppliers late delivery of goods, equipment breaking down causing delays, our insurance being cancelled due to non-payment(see inept bookkeeper), the rising costs of gasoline, diesel fuel, steel, and large customers taking an extremely long time to pay. Due to horrible cash flow, we were never able to make payments on time, therefore, our interest rates rose to an unfathomable amount. When my business hit a bump in the road generating revenue, when I needed these credit cards to work with me the most, they did the complete opposite. **Instead of helping me, they hurt me even more.** I had been met with resistance and hostility by our own bank, bill collectors, lawyers, accountants, insurance companies and state officials. I personally vowed to never shut-down, stop performing our services, and I was determined to get back on top and to again be a successful company in the state of Maryland.

AHH! It actually hurt just writing that and reminding myself how far we had fallen!

In July of 2006, we finally got a break. A gentleman called from Corporate Turnaround after he obtained my information from a credit reporting agency indicating we were past due on a few credit cards. Shocker. The gentleman, RoyAndrew, was very informative as to what type of service CT could provide and at a time when I needed help desperately. I signed up and felt a great sense of relief. Shortly there after, I was assigned my client advocate, Adam Lang. Right from the get go Adam instilled a confidence in me that I was sorely lacking. He gave me the confidence to focus on growing the business and generating revenue, and not to waste my time on collections calls any longer. He was



very knowledgeable about what to expect, what creditors can and can't do, what types of tactics they will use, and gave me someone to talk to when I needed to vent. He was always available when I called, and at times when I left a message he always got back to me within 24 hours. I could not have asked for a more professional individual and am very thankful CT has such a tremendous individual on staff.

At first the calls were very intimidating. I must have called Adam 50 times that first month with different questions that started with "Can they say this....", or "Can they do that..." Adam was always there to field my calls and answer my many concerns. I was clearly giving them way too much phone time. In hindsight I should have just let CT handle it and gotten out of the way, but I didn't want to make it look like I was not taking this seriously. Slowly but surely the phone calls died down, the settlements started to roll in, and my debt load started to disappear completely. In 3 short years I was able to resolve \$137,000k in debt, saved over \$30,000+ (including CT's fees), and in effect saved my business and more importantly my sanity.

I would recommend Corporate Turnaround for any business out there that can relate to the many hardships I personally went through, and the countless others I have not. Corporate Turnaround is a dedicated team of professionals that knows what it takes to get the job done. They have the track record, the know how, the thoughtfulness, the consideration, one heck of a sophisticated computer system, and iron will to help anyone out there get their business back on track. I would like to thank everyone at CT for all the hard work they put into my account over the past 3 years. I would especially like to thank Adam Lang. I am not sure I would have made it through this without Adam at my side, guiding me back on top. Thank you so much!

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Lemmon", with a long horizontal flourish extending to the right.

Jeff Lemmon-President  
Warren Fabrication, Inc



*"Your Professionals In Communication and Utility Services"*

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October 27, 2008

Corporate Turnaround  
95 Route 17 South  
Paramus, NJ 07652  
Attn. Scott Wolven

Dear Scott,

The communications industry has always seemed to be a "feast or famine" business. My partners and I started our communications construction company in July of 2005. The last four months of 2005 were very good and we made decent money. We reinvested most of our profits back into the company by purchasing more equipment. Then the famine set in. Our primary customer cut back on our workload due to their own budget constraints. At the same time a project we were doing for another customer was losing us money. One of the vendors we were using on this project did not get paid on time and went to our customer and made them aware of this. The customer then stopped paying us which became a vicious circle. Consequently we ended up owing over \$180,000 to vendors, employees, motels, credit cards, and the IRS. We had very little revenue coming in and naturally my partners and I were not receiving pay checks either. We could not pay our own personal debts and bills, let alone the companies'.

By the end of our first year in business, we were discussing bankruptcy. Unfortunately one of my partners and I had signed as personal guarantors on many of the vendor accounts, which meant we would also have to file personal bankruptcies. This was now going to have to be the last resort.

By now I was getting so many calls and letters from vendors and collection agencies that I could not focus on the business at all or get a decent nights sleep. They were using threats and scare tactics that I had never heard before and was at a complete loss as to what to do. That is when a representative from Corporate Turnaround contacted me. I had never heard of them and was quite skeptical about what they were saying they could do. After several conversations with their representatives and reading some of the testimonials, I decided to give them a try. They set up a reasonable monthly payment based on the dollar amount of the creditors I submitted to them and assigned Scott Wolven as my Client Advocate. Scott immediately took control and within a few weeks, the phone calls greatly diminished. My stress level went way down, I could rest much easier, and could again focus on the business so we could generate revenue.

Scott and Corporate Turnaround did everything they said they could. Scott was always there when I needed him, and often called me just to see how I was doing. If ever there is a time when you need a friend like that, it is in times like these.

In a little less than two years, the creditors we sent them have all been taken care of. They reduced our debt by 50%, and I have piece of mind that our creditors did get paid something, and we did not have to file bankruptcy.

Thank you Scott and everyone at Corporate Turnaround that assisted with our account.

Sincerely,

Gary L. Hill  
Member  
SurvoCom, LLC