



I Didn't Want To File For Bankruptcy

"...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."
...page 2

"We wanted to avoid bankruptcy and pay our debts, but how to do so?"
...page 3

"...we found ourselves liquidating inventory in order to just pay our bills...we realized our beloved family owned business was headed for closure, or worse...bankruptcy."
...page 4

"...my number one objective is saving my business without filing for bankruptcy. I'm willing to sacrifice my home, alter my life style, and let my credit score drop however low in an effort to save my business from collapsing all together."
...page 5

"We owed money to our suppliers and were behind on our credit card payments. We were seriously considering filing for bankruptcy. Then I received a letter from Corporate Turnaround and decided to make the telephone call which changed everything."
...page 6

"I have always lived up to my responsibilities, but my bank account was depleted and my credit cards were maxed out. I could not imagine any reasonable/viable options. I considered bankruptcy but, in my frustrated state, even that seemed out of reach."
...page 7

"Owing roughly \$200,000, I thought there was nothing left to do but to close and file bankruptcy."
...page 8

"I was in debt for over \$45,000 and didn't see any way but to declare bankruptcy and kill a business I loved. I felt backed into a corner with a tiger blocking the only way out."
...page 9



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.



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 cursive script, appearing to read "Jarow M. Fletcher".

JAROW M. FLETCHER

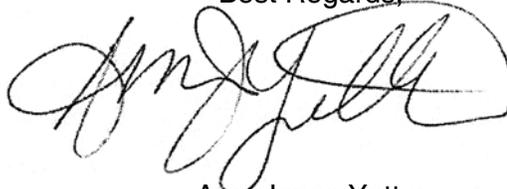
YSR Corp.
Mommy2Reese
1109 Saunders Court
West Chester, PA 19380

When I first found corporate turnaround our company had been struggling or about a year to keep our head above water. We were a cash based business so we found ourselves liquidating inventory in order just to pay our bills. When our most popular inventory ran out we realized our beloved family owned business was headed for closure, or worse...bankruptcy. I heard about a company on the news that could help companies like ours restructure our debts into smaller more manageable payments. That company was Corporate Turnaround.

I must say I was shocked at how wonderful Adam Lang, Raffi Oghlian and the entire Corporate Turnaround team were. Raffi did our intake and listened to the financial disaster in which we found ourselves. He was kind throughout the entire process and made me feel like I wasn't a horrible person just because my business had failed and I owed companies money. Adam was instrumental in helping us move onto the most difficult step which was negotiating with our credit card companies and creditors and dealing with some nasty individuals who work for these companies. He kept us updated the entire time as to our status and helped any time I needed him to take over a nasty phone call. He dealt with every situation that met him with the utmost in professionalism and patience. Closing a business is very emotional and Adam helped in every step of the way.

Adam and the rest of the team at Corporate Turnaround took a very heartbreaking situation for our family and helped us see the light at the other side. We reduced our debt considerably and were finally able to settle our accounts to our creditor's satisfaction in July 2010. There is no doubt in my mind that without the help of Adam and the other members of the team that we would still be dealing with hounding phone calls, piles of debt and the pain of losing a business. Today we are moving on and we thank Corporate Turnaround for everything they did to help us. Without reservation I recommend Corporate Turnaround to any company in need of assistance.

Best Regards,

A handwritten signature in black ink, appearing to read 'Amy Jones Yetter', written in a cursive style.

Amy Jones Yetter

Former CEO of YSR Corp & Mommy2Reese Inc.

April 12, 2010

Anthony P.
Corporate Turnaround
95 Route 17 South
Paramus, NJ 07652

Dear Mr. P.:

My financial situation is in dire stage. Ever since July 2008, my business has not seen same growth as it did from startup date of November 2006. Then production actually started dropping continuously from May 2009. Subsequently revenue dropped continuously from June 2009. In order to sustain my practice, I have been using credit cards, both mine and my wife's, to cover the overhead expenses. When I have exhausted my credit limits, I then borrowed money from personal friends. In order to save my business, I began doing some of the laboratory work myself, ceased all marketing venues, and stopped discretionary spending such as recreational activities and eating out.

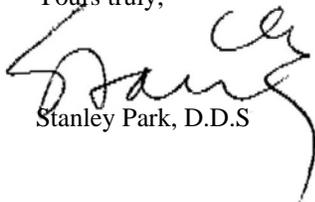
Since its decline, my practice has not improved in generating higher revenue. Consequently all my and my wife's credit card accounts became delinquent. We also could not make payments on March and April home mortgage payments. We requested a third party broker a short-sale of our townhouse in order to avoid foreclosure. I fell behind making payments to all my vendors, but managed to avoid 90-days past-due accounts with each of them in order to sustain my business.

While it is my intention to avoid foreclosure of our home and pay all my debts, my number one objective is saving my business without filing bankruptcy. I'm willing to sacrifice my home (though I currently have zero equity in it) and alter my life style, and let my credit score drop however low in effort to save my business from collapsing all together.

Despite current conditions, I am generally optimistic that I will succeed recovering my business out from under break-even point soon. Accepting medical assistance (Medicaid) programs creates more work for the practice, albeit with less profit margin. I began to see medical assistance patients beginning October 2009. My practice has not broke even yet due to large amount of past-due business debts I'm catching up with, but I managed to keep account current on the main business loan (Bank of America), working capital loan (Bank of America), and a separate equipment loan (Patterson).

Corporate Turnaround has been pivotal in my financial crisis. I thought I could not avoid bankruptcy. When I could delegate some of the pressure from my creditors to Corporate Turnaround, I ended up having more time to focus on my business and work harder toward profitability and hopefully avoid bankruptcy. Thank you for your assistance.

Yours truly,


Stanley Park, D.D.S

MCCANN'S AUTOMOTIVE, INC.

PHYSICAL ADDRESS:

2815 CAPITAL CIRCLE NE, TALLAHASSEE, FL 32308

MAILING ADDRESS:

689 MILLWOOD DRIVE, HAVANA, FL 32333

(850) 877-1272

(850) 576-1290 (FAX)

mccannsautomotive@comcast.net

October 26, 2009

Adam Lang, Client Advocate
Corporate Turnaround
95 Route 17 South
Paramus, NJ 07652

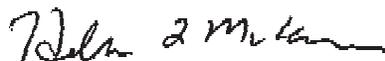
Dear Adam:

Eighteen months ago, it seemed like the company my husband and I own owed everybody money. We owed money to our suppliers and were behind on our credit card payments. We were seriously considering filing for bankruptcy. Then I received a letter from Corporate Turnaround and decided to make the telephone call which changed everything.

It was not very easy at first. My creditors called all day, every day. They insisted that they would not work with Corporate Turnaround. There were many times when I doubted my decision to enroll our company in the program. However, through the persistence of Corporate Turnaround, the vendors finally did start working with them. Now, eighteen months later we have settled all our enrolled accounts.

All I can say is thank you Adam and Corporate Turnaround for making this possible.

Sincerely,



Helen Q. McCann

CLEAR CHOICE OXYGEN & MEDICAL SUPPLY

1330 Martha Berry Blvd. ♦ Rome, GA 30165 ♦ 706-290-0001 ♦ 706-290-9443 (fax)

October 15, 2009

Dear Adam:

My company was facing financial ruin. We were experiencing billing problems resulting from unexpected changes in personnel. No cash was coming in. Bills were past due and creditors were calling constantly. My staff was haggard, frustrated, and scarred. Morale could not be lower.

I was struggling with the dilemma. I have always lived up to my responsibilities, but my bank account was depleted and my credit cards were maxed out. I could not imagine any reasonable/viable options. I considered bankruptcy but, in my frustrated state, even that seemed out of reach.

My accounting manager suggested CTA. The concept was outside of my experience and at first I found it very unnerving. I talked to you several times and I read and reread all of the information you sent me. Still unsure I succumbed to the pressure of the moment and signed on with Corporate Turn Around.

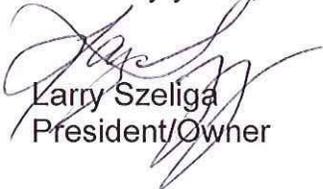
It was an amazing experience. Within days the calls from our creditors stopped. We were able to focus on managing our business and not on the desperation of our situation. To say that morale improved would be an understatement. In fact, despite all of the pressure, we had zero employee turnover.

I can't describe the feeling I had last week when you called to tell me that our work together was concluded. That this massive weight I had carried one year ago, like a migraine headache, was gone. All of our accounts are settled and most of the creditors involved are still active suppliers to our business today.

When we started, our debt load was (\$108,904.29) to 21 creditors. Working with CTA we saved \$41,603.79). As a result, we are recovering and getting stronger every day.

We could not have done it with you and your team. Thanks you for your time, energy, and understanding though these most difficult times.

Sincerely yours,


Larry Szeliga
President/Owner

Formerly Winthrop Medical Supply

Sew Much More

100 E. 13th Street
North Little Rock, AR 72114
501-753-6050

July 22, 2009

Dear Jared Fernandes,

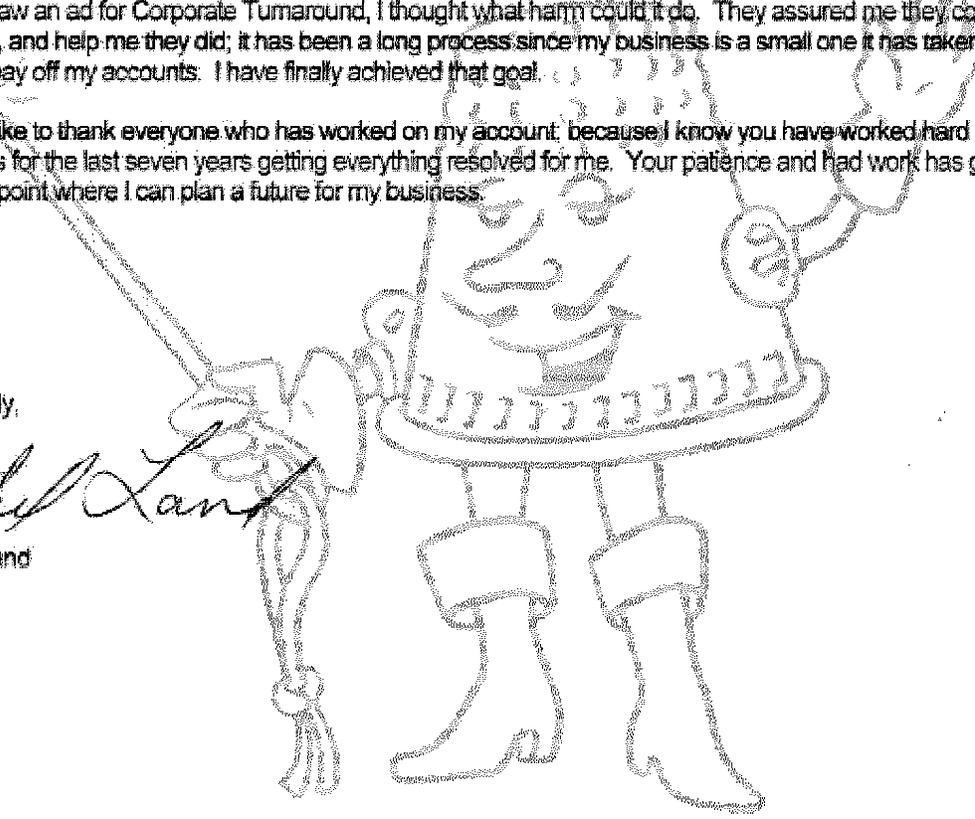
I opened my business in 1996; business was so good I opened 2 other stores in 1996 and 1999. Then 9/11 happened and my businesses bottomed out. I closed 2 stores to ride out the storm. Then the next shoe dropped. I found out that my business manager had opened credit cards in my name and was using them and store monies for personal use. She also used the credit cards to cover payments for product for the store. Owing roughly \$200,000.00 I thought there was nothing left to do but to close and file bankruptcy. Then I saw an ad for Corporate Turnaround, I thought what harm could it do. They assured me they could help me, and help me they did; it has been a long process since my business is a small one it has taken some time to pay off my accounts. I have finally achieved that goal.

I would like to thank everyone who has worked on my account, because I know you have worked hard for my business for the last seven years getting everything resolved for me. Your patience and hard work has gotten me to a point where I can plan a future for my business.

Sincerely,



Ethel Land





Judy's Networking & Computers, LLC
106 Commercial Drive, Suite B
Harrodsburg, KY 40330

March 11, 2009

Corporate Turnaround
Attention: Jared Fernandes

I want to thank you from the bottom of my heart for the support and encouragement you have given me over the last three years.

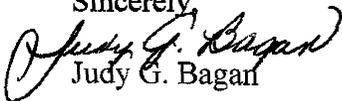
I was in debt for over \$45,000.00 and didn't see any way but to declare bankruptcy and kill a business I loved. I felt backed into a corner with a tiger blocking the only way out. I am so glad the Corporate Turnaround representative called me back and gently explained how getting out of debt was something that could be done. He was so openly honest, letting me know that it wasn't going to be easy, but still it COULD be done.

I don't normally have problems with bills collecting beyond my income but I am a "working" business owner and have employees that must manage my accounts while I am out on service calls. I would check and follow up on these accounts often normally but my husband fell and broke his hip and trips to the hospital and caring for him at home kept me from the office for over three weeks. This was enough time for what I thought was a trusted employee to take liberties with my bank accounts and credit cards to the tune of \$40,000. She declared bankruptcy herself shortly after she was dismissed leaving me no way of recovering the money. Within six months of this incident, I fell ill and was hospitalized for six days, mostly from the stress of having to work so many hours trying to get enough money to pay back these bills and keep my own books since I felt I couldn't trust anyone else to take care of them. Additionally I was still caring for my recovering husband and now my aging and ill mother. It seemed the harder I worked, the farther behind I got and my normal "stand up and fight" attitude was slipping beyond me.

I thank God that Corporate Turnaround isn't a scam, they really helped me get back on my feet again. I've just recently made the last payment and my business is in better health even in this suffering economy than it has ever been and I have Corporate Turnaround, specifically Jared Fernandes to thank for it.

If you have customers that need assurance that Corporate Turnaround can help you get out of debt please feel free to call me.

Sincerely,


Judy G. Bagan