

November 8, 2011

I am [REDACTED] I run 2 small animal practices on [REDACTED]. In 2007 when the economy tanked, I saw an enormous and sudden fall off in revenue in my practices. The decline was unlike anything I had seen in almost 20 years of business experience. I tried to make ends meet and struggled to stay ahead but by summer of 2009 I was far behind and over my head in debt. I had exhausted all of my savings and the collection calls, letters, as well as law suits were keeping me awake at night and driving me nuts.

I searched for alternatives and even considered bankruptcy but decided that I could just not go that route. After much searching and speaking to many internet debt services and even trying a "credit counseling service" I came upon Corporate Turnaround's Website. Their approach made sense to me.

I called and spoke to someone; I don't remember all the details of the initial contact but eventually ended up talking to Scott Kliewe who explained all the details of the program. He laid out all of the experience and knowledge that CT brought to bear and the expertise of the staff in dealing with countless situations like mine. I had a ton of debt. Well over 125K to vendors, credit card companies and leasing companies. I had used my personal cards for business expenses and both I and my wife were on the hook for many of the debts. I was getting calls morning, noon, and night. I explained all this to Scott and he told me that once I started things would get better. It would not be easy or fast but it would get better.

I got my paperwork together. Filled out a lot of forms so CT knew who I owed what to and sent everything over. A few days later I received a welcome letter with a plastic embossed card which basically said- IF creditors call Tell them to call ADAM LANG at 1 201 845 5400 and Adam's Smiling Face was right on the card.

That was well over 2 years ago! Let me tell you over the past two years I have spent hours and hours talking and writing (E Mail) to Adam. He has been my advocate, my counselor and my cheer leader. He has helped me through some hard times and celebrated some great triumphs. He has always been available to give support and encouragement. It has not all been easy but through it all Adam has been a calm guiding hand in the storm.

Soon after beginning the journey CT and Adam went to work contacting creditors and working out plans. We developed a budget and Adam and his team began contacting creditors and setting up deals. Some seemed fast and easy others were harder and some were nearly impossible but slowly day by day they all came around. The calls slowed down, then stopped. The law suits were dropped, settlements reached and things calmed down. Every so often another problem would pop up and that to would be resolved, eventually. Some creditors gave great settlements - twenty cents on the dollar, other wanted to be paid in full, whatever the best terms they were worked out. Occasionally there would be one or another creditor that couldn't be satisfied within our "budget" but would offer a deal if we could pay more quickly. Adam always called and explained the options and if I could do it - I did and if not, and sometimes I couldn't then they went back to the drawing board. There were bumps in the road, weeks when I just couldn't make the budgeted payment- I always called and Adam always worked it out.

This fall when I was well on my way to passing the 1/2 way point I had the fortune to come into some extra money and was able to finish up a bit early and Adam was even able to take advantage of that by going back and renegotiating with some of my earlier agreements for more favorable settlements for earlier payments.

At the end of the day we settled \$155K of debts for \$77K. After CT's fees I ended up saving over \$44K plus all the interest I would have paid if I had paid as originally scheduled.

The monetary savings are great but they are not what matters. What matters is the peace that I gained. The sense of well being that was realized by having some one else handle the tough stuff.

Throughout my interaction with CT everything was above board, managed with absolute professionalism and I was always in complete control. Nothing happened with out my consent.

I am a happier Doctor and a happier man today. A great burden has been lifted and I know I could not have done it alone. I owe Scott a debt of thanks for getting me signed up and Adam is, as I have told him many times, THE MAN!! He has been as I stated before a friend, a counselor and though our relationship has been all via phone and computer - a shoulder to cry on and a willing ear to listen to my frustrations along the way!

I am eternally grateful and willingly will share my experiences with anyone who needs to talk it over with a real customer before committing to have CT do for them what they did for me.

Sincerely,

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. Consult with a licensed attorney regarding the applicability of bankruptcy. Debts may increase until a resolution is reached. 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. 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.