

12/8/2011

Dear Adam,

Thank you so much for all your help. You worked with me on payments like you said you would. You coached me on how everything could play out so that I could make good decisions. Finally 18 months later we're done with it all. I saved a pile of money and put the past where it should be, in the past. My business has no unsettled debt thanks to your hard work and CT's unique system.

I find a certain irony that the first debt collector that threatened to forward me to their legal department quit trying to collect and failed to respond to offers. Once you explained to me that the whole debt collection system is a game, my mind was put to ease. It was liberating. It became humorous when the voicemails started pouring in to see the tactics used by these debt collectors. It was almost scripted. There's the guy who acts like he knows you. Then there's the guy who authoritatively demands that you call him back. Then there was the lady who didn't realized the auto-dialer had connected her to my voicemail and I got to hear 30 seconds of background chatter at a collection agency. That was a real treat. I hear the guy yell out "Full balance of \$12k collected by Agent XYZ" followed by the whole office cheering them on (including the lady who didn't know this was all being recorded on my voicemail).

With all that said, I could have just as well been incredibly stressed by all this collection activity. However I had you to coach me through it. I had you to forward all the voicemails to. You had that Jersey moxie to handle the collectors. I was able to keep my sanity, make money, and dig out... all because of you. I shudder to think of how this could have played out had I not contacted CT. It was one of the best decisions I have ever made. Thanks again for all that you have done. I hope to never go through this again, but I know who to call if I do. All the best,



, 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. CT does not provide any legal services or legal advice.