

July 23, 2014

Hello

I wanted to take a moment to share our experience with CT.

We own our own manufacturing company. Between Outsourcing Overseas and a sluggish economy that has never improved, we were in financial trouble.

I was being driven literally crazy by debt collectors. We had to use credit cards to keep ourselves in business, and with the new administration, and their "credit card" fix, we found ourselves unable to make even minimum payments. Overnight, our payment requirements virtually quadrupled, and interest rates went thru the roof. We could not keep up.

Creditors and the IRS were all after us. The phone never stopped ringing. Voice messages, threatening, were everywhere, home and at work. It was making me sick.

I heard an advertisement for CT.  
Even tho skeptical, decided to give them a call.

We entered into a contract with CT in March, 2010. Adam was extremely patient and explained the process over and over. We handed over in excess of \$50,000 in credit card debt. It was a painful process, because the creditors were stubborn. Eventually, one by one, we developed a plan that we could work with. It has taken 4 plus years, but that debt has been retired, and our payoff was around \$24,000 plus fees to CT.

Many thanks to Adam [REDACTED], who was very responsive in returning phone calls and emails, and to his team, Bruce [REDACTED], Tom [REDACTED], and Jared [REDACTED].

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. 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. Settlement offers range from pennies on the dollar to payment in full. There is no guarantee of savings.