



## I Felt Like I Was Being Hunted Down For Money

*“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 lawsuits, asset investigations and seizures, liens on our house, etc...”*

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*“No business. No cash flow, and then the phone calls came. My “friendly lenders of cash” suddenly didn’t want to work with me anymore...;they just didn’t care, and I was scared!”*

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*“I had thought I had seen it all before I got into this program... They were downright ruthless, unwilling to listen to a thing I said, and border-line harassing.”*

[...page 4](#)

*“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...”*

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*“...the phone calls just kept coming from the credit card companies. Each month it got harder to even just make the minimum payment due and I cringed every time the phone rang.”*

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*“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...”*

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*“...creditor and collection calls and letters consuming my life. It was to the point that I dreaded answering the phone and getting out of bed in the morning.”*

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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.

# WebTronics

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



GERRIT LAWRENCE

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,



Gerrit Lawrence  
CEO  
WebTronics

Corporate Office: 3950 East Tennessee Street • Tucson, Arizona 85714 • Office: (520) 747-7171 • Fax: (520) 747-7262

October 14, 2009  
c/o Adam Lang  
Corporate Turnaround  
95 Route 17 South  
Paramus NJ 07652

Dear Mr Lang-

Well buddy, where do I begin? We sure have been through a lot over the last 2 ½ years+. We have certainly had our ups and downs. We've had lot of laughs, and there sure have been plenty of times I felt like crying! But through thick and thin we battled, day in and day out. At the end of it all, we even managed to come out on top!

I had thought I had seen it all before I got into this program, but then I found out how credit card companies and collection agencies conduct business. They were down right ruthless, unwilling to listen to a thing I said, and border-line harassing. In the beginning the calls got under my skin. When I finally started listening to you, that's when it all started to click. I could finally let the calls roll off my back when you helped me understand that I was doing the most honorable thing I could do at that point in my life. I was having trouble making money, but I wanted to pay my creditors off and I had signed up with you to do just that. You told me to focus on the business, and CT would handle my debt. When I finally let that happen, everything fell into place. The calls died down. The debts slowly but surely got settled, and my business rebounded with the new found focus I could enjoy. I started out owing 8 creditors \$76,190.52, and finished the program having paid \$57,026.02, which included paying off all my debts and paying your fees! I don't know how you did it, but you did!

Now it's time to talk about my Client Advocate, Mr. Adam Lang. I give Adam my highest recommendation. Adam possesses all the attributes necessary to be an excellent client advocate: he knows his profession extremely well; he is diligent, responsive, and yet very patient with his clients. Adam is both very professional and personable. He clearly takes pride in doing a good job. In my particular case, there were many rough spots on the road to a resolution and in every instance Adam was a great help.

Thank you so much Adam for all your hard work; please use this letter of recommendation for future clients. I would recommend your services to anyone.

Yours Truly,

  
Chris Bougall  
Desert View Painting

**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!

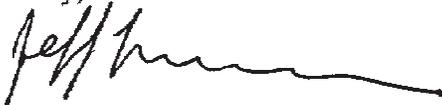
In July of 2006, we finally got a break. A gentleman called from Corporate Turnaround after he obtained my information from a credit reporting agency indicating we were past due on a few credit cards. Shocker. The gentleman, Roy Andrew, was very informative as to what type of service CT could provide 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,



Jeff Lemmon-President  
Warren Fabrication, Inc

**Law Manufacturing**  
**A Division of Sherrill Manufacturing, Inc.**

102 East Seneca Street, Sherrill, NY 13461  
(315) 361-3444 Fax: 361-3445 Cell: 761-6013  
email: [Lisa.Mosher@sherrillmfg.com](mailto:Lisa.Mosher@sherrillmfg.com)  
Quality Machine Work is Our Business

December 8, 2008

Corporate Turnaround  
Attn: Anthony Passanante  
95 Route 17 South  
Paramus, NJ 07652

Dear Anthony,

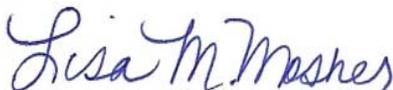
I would like to take this opportunity to thank you for the incredible job that you have done with my company's financial situation. From the start you have been extremely professional and helpful and, you always had my best interest in mind. It was such a relief to be able to depend on you and your organization to ably represent me in the eyes of my creditors. I truly do not know what I would have done without your help.

Eight years ago I made a life changing decision to take over the family business when my father became ill. With the challenge of learning a new trade I also faced the challenge of finding new customers because our biggest customer was struggling (eventually closing their doors), the effects of Sept 11<sup>th</sup>, and more and more manufacturing jobs going over seas. Being the small machine shop we were, I did everything I could to make ends meet while trying to not take away from my employees- at times not even drawing a paycheck. The bills started to pile up, financially making it harder and harder to get ahead.

By 2006 things had worsen and the stress of the situation was wearing on me. I had written many of our politicians to seek help and see what options or assistance may be available to me but got no where- only generic letters sent back, wishing me well with my business (pretty much a slap in the face if you ask me and much frustration to be let down by our political system). Left with no other options I had to make a move- either close the doors for good and claim bankruptcy or try to find a company to join forces with. In June 2006 my prayers were partially answered- I found a company to merge my business with. While this merger helped to alleviate most of my overhead costs I still had close to \$20,000 in credit card debt I had to eliminate. So the stress was still there and it seemed as though there was no end in sight. I owed money to the IRS and the phone calls just kept coming from the credit card companies. Each month it got harder to even just make the minimum payment due and I cringed every time the phone rang.

Almost a year later I did a little research and was able to come across Corporate Turnaround's phone number. Skeptical at first, I decided that this was my only way out and I can honestly say that my only complaint is that I didn't come across their number sooner! With your help I was able to be debt free in nineteen months and saved close to \$5,000 in the end.....Thank you Anthony and the Corporate Turnaround Team for being there in my time of need. It was great to be able to stop worrying and start living again. I would recommend your services to anyone that needs freedom from financial stresses!

Sincerely,



Lisa M. Mosher  
President of Law Manufacturing, Inc.



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

**Wire Pro's Electric, Inc.**  
**CA Lic # 833103**

1753 Kyrsten Terrace Ct.  
Alpine, CA 91901  
Office 619-729-1085  
Fax 619-445-4943

September 18, 2008

Dan Hines  
Corporate Turnaround  
95 Route 17 South  
Paramus, NJ 07652

Mr. Hines,

I must tell you that Sharron Funke is a tremendous asset to your company. I have been a customer of yours now for a few months. I have been in business in Electrical Contracting for the past seven years. My husband and I employ 3 people. Our income reduced by half at the drop in the economy in 2007 where we had 8 employees working daily and overtime was a requirement around here. We worked hard every day and had work when many contractors did not because of our constant effort to keep jobs rolling, building a sizeable company, and working for some of the finest companies in San Diego.

That all seemed to change over night. We found ourselves needing to down size fast. We sold trucks, reduced insurance, cut every expense possible, marketed and bid every job out there including commercial work (which we were doing 95% residential). We shifted, reduced, re-structured and now have 25 new jobs signed and contracted plus keep our smaller crew working 40 plus hours a week. I am 44 years old and have owned homes for 24 years, have 3 children, pay my taxes, and attend sports for my kids every weekend. The typical hard working, family people that get up every day at 5 am and work hard to be able to afford a home and be at the kids school and sport events. Financial problems were what other people had, foreign to me as we live modestly, and are home a lot.

That all changed this year. In one year I have experienced having to let good people go with our company, our boat being repossessed, a business partner leaving us in the dust, our home going into foreclosure, my car being repossessed, the irs freezing my bank account, creditor and collection calls and letters consuming my life. It was to the point that I dreaded answering the phone and getting out of bed in the morning. I was at my wits end and feeling so overwhelmed. Our company is paying the current expenses; it is the past bills that accumulated and was eating us alive.

We found your company and were assigned to Sharron Funke. We were contemplating chapter 13 bankruptcy at the time, but that was not sitting well with me. I want to pay past obligations, have a means to do so, and am willing. What I needed was to feed my kids, operate my business, and have all the accumulated debt settled and allowing me to keep working to pay everyone. Sounded simple enough, but you have no idea what I was dealing with day after day. Going from a productive citizen to feeling like a loser/bankrupt mom was tough for me to swallow. After all, we are real people just having a tough time, more stress than thought possible, and constantly looking over our shoulder for someone to show up on our doorstep to take our stuff, threaten us, or shut off our utilities. I have never felt so depressed or desperate in my life. Then I find Sharron.

Countless times I have emailed her desperate, upset, beaten, badgered, threatened and at risk for losing my bond, livelihood, and home. Every single time I poured out my heart to her as a business owner and a real person out here she deflated, relaxed, and controlled the situation. Not only is she amazing at the job of dealing with the financial end within our means, but she has treated me with respect and dignity. I was ready to just give it all up yesterday and once again she encouraged me to keep going. By the time I contacted her the irs had my account frozen and a notice to sell my house was given to me all in one day. I was at my wits end and she comforted me once again. You have no idea what that meant to me as a business owner, but as a real person with tough problems.

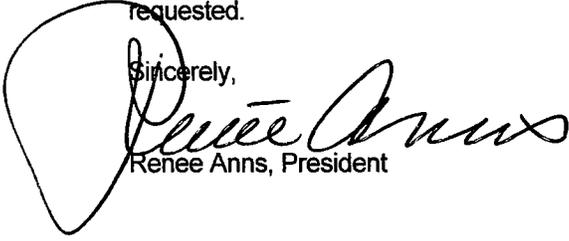
September 18, 2009

What Sharron really does for your customers is much more than perhaps you realize and I wanted you to know exactly what she means to someone in my situation. Thank you for employing her at your company and for assigning her to my account.

I hope this has given you an understanding of how valuable she is and what she is doing for me.

Thank you for your valuable staff. I would be happy to provide you with a testimonial if ever needed or requested.

Sincerely,



Renee Anns, President