



Dear Potential Client,

The Reorganization Management Group, LLC, was formed by an entrepreneurial contingent of finance professionals with a unique and diverse background in turnaround services and long term financial considerations. RMG stands positioned to assist challenged consumers and business owners with the stress and uncertainty associated with being in debt. RMG has the foresight and the ability to turn budgeting for debt into budgeting for living. We at RMG address enveloping financial concerns that will make your life more rewarding and your business more successful.

We offer a simple-to-follow debt management program designed to fit your specific needs. We start by creating your "pay-back budget" considering seasonal or other specific needs. Next we assess your creditors' claims. Even with limited contact, we can determine your creditors' needs and payment priority rights. Accordingly, we formulate a settlement strategy, optimizing creditor willingness to reach amicable resolutions. Our efforts satisfy claims by providing resolution for creditors and their agencies that they cannot achieve themselves.

Once you become our client, you will be entitled to the full benefit of our services. We will contact each of your creditors with a Notice of Representation that outlines our intentions to address and settle their claims. We will instruct them to direct their communications to our office and hold normal collection activity in abeyance.

The best interests of creditors are served through cooperation. Placing claims for collections and forwarding claims to attorneys only adds unnecessary costs. From the onset of the program, we will field your collection calls and creditor inquiries on your behalf. You will no longer have to endure the pressure of collector demands that you cannot satisfy.

Reaching an affordable settlement depends on three major factors. The first is your specific financial situation. The second is the payback budget we create with you. The last factor is time. Funding is simply unavailable to satisfy all creditors immediately. In time, all claims are satisfied, one by one.

Our mission is to satisfy your debt, while providing the best possible outcome to the dilemma your creditors face. Our settlements are based on full and final satisfaction of your claims. Upon successful completion of a settlement agreement, no further obligation is due - the debt in its entirety is gone forever.

The Reorganization Management Group's settlement strategies have been tested and refined for years. The level of experience, knowledge and general expertise is not matched by anyone in the industry. Our seasoned professionals cannot be intimidated, influenced or sidetracked by even the most savvy or skilled collectors.

Let us tackle the responsibility of resolving your debt. We are experts in this field. You can get back to being the expert in your field.

Sincerely,

Roy Tomko
Senior Debt Analyst
The Reorganization Management Group