

## Choosing a Restructuring Team

There are lots of companies out there offering to settle your debts or reduce your indebtedness. So how do you know whom to work with and who will be the best for your situation?

One of the most important facts to know is that **commercial debt restructuring is a completely different process than personal debt restructuring.** The term loans and equipment leases for your business are not governed by the same laws as consumer credit cards. To continue to manage and grow a successful business, you will need a different relationship. You will need to do more than offer a commercial lender a take-it-or-leave-it settlement.

**Another factor to take into consideration is the compensation agreement.** Debt restructuring companies that offer to only work on a percentage of your settlements with no fee, give you exactly what you pay for. What they are really offering is a contingent outcome with a one size plan fits all. They are debt settlement companies. What you are looking for are former professional lenders who understand what you need to know to continue to support your company and its success.

The settlement companies' process does not afford them the ability to study your company, your historic performance or the current trends that will affect your success. They can not provide you with the current market values of the assets you have financed or leased. **The plan you receive from The Axel Group includes what the settlement companies can't. It demonstrates to lenders that you are serious about staying in business and paying your indebtedness.**

The Axel Group is staffed with former professional lenders and experienced financial negotiators who have helped thousands of small and mid-sized companies for over 25 years. In that time they have loaned hundreds of millions of dollars to companies just like yours, and have helped many of them survive and thrive through very tough economic times. Our attorneys and accountants have a lifetime of experience in the commercial arena and know how to analyze and expedite realistic solutions.

No company can guarantee a restructure will be approved by a lender or lessors, but **The Axel Group will guarantee a credible plan will be offered to your lenders that contain all the pertinent data needed to make a good decision.**

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