CAPITAL CONSOLIDATION EXPERTS
We give you room to breathe

When the next payment is out of reach

A SHORT GUIDE FOR BUSINESS OWNERS

Maybe you've already missed a payment. Maybe it's due tomorrow and you know the money won't be there. When a lender demands an answer or a legal notice arrives, even opening the message can feel like too much.

If you've let a call go to voicemail or said "I'll pay Friday" just to get off the phone, you can tell us. We understand why. You want to make good on what you owe, and you still have a business to run.

Bring us the message you're afraid to answer.

We'll read it with you. What is the lender asking for? By when? What can you commit to after payroll and the bills that keep your doors open? If you don't know yet, we help you say that clearly, too.

Here's what a firm, honest reply can sound like.

Suppose a lender tells you, "Pay in full today or we're sending this to legal." If you can review your numbers by Friday, your reply might be:

"I received your message. I can't pay the full balance today. I'll review our cash flow and send you a proposal by Friday. Please send me the balance breakdown in writing so I can review it."

That last distinction matters: you've promised a proposal on Friday, not a payment. We help you choose words you mean, practice saying them if it's a call, and respond in your own voice. You decide what you can offer.

If a legal notice arrives

Keep the notice and flag any deadline right away. If you receive court papers, contact an attorney promptly. A reply to a lender is different from a response to a court. We can help you connect with counsel.

You don't need all the answers to start. Bring the message. We'll work on the next words together.