

EastTexasExposed.com P.O.Box 721 Scottsville, Texas 75688

Dear Mr. Collection Agency:

Thank you for your letter. However I do not owe Worldpay any money. Therefore I will not be sending you the \$356.25 you requested. Although I have paid Worldpay almost a thousand dollars during the last three years, I have received no service from the company therefore I owe them nothing. Surely there is a limit to how badly Worldpay can screw a small business.

In order for you to have more background information I am enclosing a copy of the article "Opinion: Why I do not recommend doing business with WorldPay" which was first published on August 2, 2012. I have published the article numerous times since its initial posting. Many people have told that they have found it very informative. I hope you will also find it informative.

Your letter states "Our first obligation is to credit report the amount due."

Of course you can do this. It will be a complete waste of time. I am 71 years old and have a spotless credit rating. However I do not plan to purchase anything in the future that I cannot pay for with cash. So a blemished credit rating is of no concern to me.

I do think it might be very worthwhile for me to publish a series of articles that show how WorldPay is working systematically to destroy my credit rating. So there might be some value in your reporting the amount due.

I look forward to your next letter.

Sincerely,

Ron Munden EastTexasExposed.com

P.S -- Additional stories on Worldpay are posted at the website listed above.