

November 25, 2013

Maria Sywalak  
Director of Operations  
Better Business Bureau of Metro Washington DC and Eastern Pennsylvania  
1880 John F. Kennedy Blvd., Suite 1330  
Philadelphia, PA 19103

Via regular mail and fax to (215) 563-4907

**RE: Freedom Benefits, OnlineNavigator, et. al.**

Dear Ms. Sywalak:

Please accept this letter of resignation as a member of the Better Business Bureau.

I have responded separately to the BBB's letters dated September 30, 2013 and October 30, 2013 and the responses are not implicit in this resignation. My resignation is based solely on my observations of BBB staff behavior over the past ten weeks and the fundamentally wrong pattern of thinking and subsequent actions by the BBB. I do not wish to be part of an organization that shoots first and asks questions later, nor one that places its own perception of consumer protection above any obligation to understand the law, perform due diligence, and follow a fair course of action when carrying out an investigation.

Sincerely,

Tony Novak  
141 Jones Street  
Bala Cynwyd, PA 19004  
(856) 649-4171