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December 14, 2000

Bradley R. Tamm, Esq.
Suite 1500, Pioneer Plaza
900 Fort Street Mall
Honolulu, HI 96813

Re: **In Re Harmon**
Case No. 99-04339 (Chapter 7)

Dear Mr. Tamm:

You had forwarded to me Mr. Harmon's letter addressed to you dated November 4, 2000. His letter inquired as to Exhibit 5 to the settlement agreement and expressed "concerns regarding possible misrepresentations" in regard to the settlement. I telephoned you upon receipt of your transmittal letter enclosing Mr. Harmon's correspondence and have been meaning to further follow up with you by letter.

As we discussed, Exhibit 5 is the bankruptcy court pleading entitled, "Order Approving Settlement, Release and Indemnification Agreement. I believe you have a copy of this Order, but if not, please telephone Terri Viernes of my office and she will provide you with a filed copy of the pleading.

As to Mr. Harmon's inquiry as to "possible misrepresentations", neither the Trustee or I believe there were any misrepresentations in connection with the settlement. As you know, attorneys can represent more than one party in a lawsuit and represent other parties in different lawsuits provided they have permission of the clients and have made a disclosure of who they represent in the specific litigation. While a client can always raise a question as to a dual representation, it is not an issue for the other parties when the appropriate disclosures are made. The Trustee and her counsel were advised as to the various representations and knew that some attorneys were representing different people depending upon which case was under discussion. Counsel for the various parties did not make any misrepresentations to me or my client.

Independent of the attorney disclosures to the Trustee, I do not understand why your client is concerned about the overlapping representation. It had no negative impact. Based upon what had already occurred in the various lawsuits prior to the bankruptcy filing, I think we negotiated an excellent result.

EXHIBIT "F"

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December 14, 2000
Page Two

Please advise Mr. Harmon that the Trustee remains pleased with the result obtained through the settlement. No misrepresentations were made by counsel to her as to their roles in the litigation and settlement. The Trustee will oppose any action that attempts to question the settlement.

Sincerely,



STEVEN GUTTMAN

SG:tav

cc: Mary Lou Woo, Trustee