

# **Bobby N. Harmon**

**104 E. Grundy Ave.  
Springfield, KY 40069**

Tel No. (859) 336-3652

June 30, 2001

**VIA Fax @ (808) 524-4844**

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

RE: **In re Harmon; Ch. 7 BK Case No. 99-04339**

Dear Mr. Tamm:

I realize that Gregg Dunn and you no longer represent me in the referenced bankruptcy case, but I have a question regarding the case that perhaps only you can answer.

You will recall that early on in the negotiations you indicated that it would be possible for us to convert from a Chapter 7 to a Chapter 13 bankruptcy in order for us to save our home, which was our most important desire. For reference, I am enclosing the draft of your letter dated January 2, 2000 addressed to Mr. Steve Guttman.

On Page 5 of your letter, you state:

"The only option that I see from the foregoing analysis, is for the Debtors to convert their case to a chapter 13. A chapter 13 would enable them to keep their home, pay off the trustees, attorneys, priority and secured creditors out of the settlement fund, and pay off the general unsecured creditors through monthly payments into the plan. I have calculated that their payments could be as low as \$300 per month (if no further proofs of claim are filed.)

"Should Debtors convert to a chapter 13, I would provide for payment of the fees and costs of the Chapter 7 estate in full. For preliminary analysis

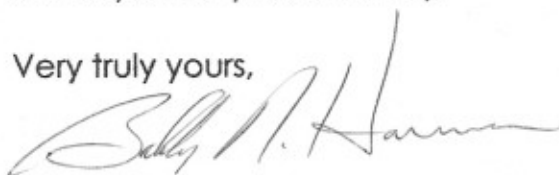
purposes, I have calculated \$5,000 to the trustee, and \$10,000 to the estates attorney. Of course, these numbers would vary, depending on the final accountings.

"At this point in time, unless you can come up with an alternative solution that meets more closely the Debtors desires, I am recommending to them that they convert to a chapter 13 proceeding."

My question is, why didn't you proceed to convert this case to a chapter 13 at this point in time when my wife and I were both strongly in favor of it?

Thank you for your courtesy.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Bobby N. Harmon".

Bobby N. Harmon

encls.

cc: Mr. Steven Guttman, Esq.  
Attorney at Law  
1132 Bishop St., Ste 1404  
Honolulu, HI 96813

Gayle Lau, Esq.  
Curtis Ching, Esq.  
Office of the U.S. Trustee  
1132 Bishop St., Ste 602  
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