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REPLY TO

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OF COUNSEL (CONTESTED & ADVERSARIAL MATTERS)

January 11, 2001

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* ADMITTED - CALIF., SOLED CAL. & D. HAW. 9TH CIR. REG. CTS. I

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

Dear Mr. Harmon:

This letter is submitted in response to your letter dated January 10, 2001.

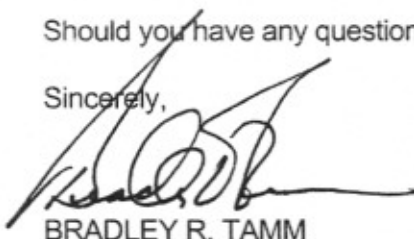
In response to your four questions, I respond as follows:

1. The only information I have regarding the payors is the Trustee's interim report, a copy of which is enclosed herewith.
2. I believe this to be information that is most probably privileged attorney work product, or attorney-client.
3. This information is most likely attorney-client privileged, and therefore not obtainable.
4. If the bankruptcy trustee believed that actionable fraud was committed, I am sure she would follow up. However, I believe the trustee has expressed her opinion that no actionable fraud has been committed.

Given your insistence in pursuing this matter, we are left with no alternative but to file a motion to withdraw as your attorneys. You can expect to be served with such a motion in the near future.

Should you have any questions, please contact me directly at (808) 524-4949.

Sincerely,



BRADLEY R. TAMM

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EXHIBIT "J"