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OF COUNSEL (CONTESTED & ADVERSARIAL MATTERS)

December 17, 2000

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BRADLEY R. TAMM<sup>†</sup>  
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<sup>†</sup> (ADMITTED - CALIF., SD/ED. CAL. & D. HAW. 9<sup>TH</sup> CIR. FED. CTS.)

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

Dear Mr. Harmon:

This letter is submitted in response to your letter dated December 14, 2000.

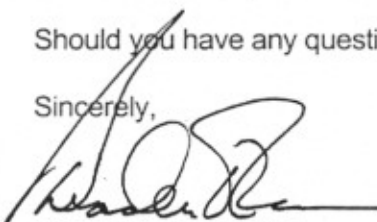
I have enclosed here a copy of Mr. Guttman's response to your November 4, 2000 correspondence which addressed your concerns of attorney misrepresentation in connection with the settlement of your claims. I am in agreement with Mr. Guttman's analysis of the attorney representation issue, and for that reason, I see no rationale for challenging the settlement.

I feel that any challenge to the settlement at this stage would be ill advised and inappropriate. However, this particular area of the law is not my strong suit and for that reason I would advise you to seek out someone better qualified to assist you. Greg and I are bankruptcy attorneys and your present desires for a course of conduct go well far afield of our expertise. Perhaps you should address this matter to Messieurs Phillips, Goemans or Hughes.

In this regard, I do need to advise you that the law may impose strict time limitations upon you for raising challenges, and therefore you should not delay in seeking competent counsel. Furthermore, should you obtain counsel who advises you to pursue this, I would appreciate if such counsel would contact me directly so that a "substitution of attorney" can be executed. Should you demand that this office pursue your claims, I would consider it a course of conduct contrary to my advice, and we will therefore be compelled to file a motion to withdraw.

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

Sincerely,



BRADLEY R. TAMM

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EXHIBIT "E"