

 **ALPS**
Attorneys Liability Protection Society
A Risk Retention Group

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January 23, 2003

Bobby N. Harmon
10951 Southgate Manor Dr. #4
Louisville, Kentucky 40229-1651

RE: ALPS Claim No. B023134 & B023135; Harmon v. Tamm, et. al.

Dear Mr. Harmon:

I received the copy of your letter of January 22, 2003 addressed to Mr. Tamm indicating you "still have an open professional liability claim against you resulting from your handling of this bankruptcy case." In prior correspondence from me, you have been advised that we disagree with the merits of your claim. In order to avoid any misunderstanding, please be advised that based upon the information we have available to us at this time, ALPS denies your claim against Mr. Tamm and Mr. Dunn. As previously requested, if you believe there is information which we do not have which you believe would change our evaluation, you must provide that information to us in order that we can re-evaluate this matter.

I have also previously indicated to you that you must take whatever action you believe is necessary in order to preserve any claim you believe you have against Mr. Tamm or Mr. Dunn. ALPS, on behalf of Mr. Tamm and Mr. Dunn, will assert all defenses available to them, including the defense of the statute of limitations, should you file a suit against them in a court of law. Providing us with information through Mr. Tamm and/or Mr. Dunn or providing information directly to ALPS will not preclude us from asserting the defense of the statute of limitations, if that defense exists at the time a lawsuit is filed.

We recommend that you seek independent legal advice on what time limitations you may have to assert a claim if it is your intention to file such a lawsuit.

Sincerely,



ROBERT S. TAMELER
Western Region Claims Attorney

Cc: **PERSONAL & CONFIDENTIAL**
Bradley Tamm
Gregory Dunn