

October 24, 2002

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


RE: ALPS Claim No. B023134; Harmon v. Tamm

Dear Mr. Harmon:

We have reviewed your letter of September 21, 2002 along with correspondence forwarded by Mr. Tamm which you continue to copy to him. Based upon the information we have at this time, we respectfully disagree with your allegation that Mr. Tamm and Mr. Dunn were negligent in their representation of you. They contracted with you to perform a specific job which they did. An attorney is not obligated to pursue any claim a client wishes to pursue, and, in fact, an attorney is prohibited from pursuing a claim for a client if the attorney believes there is not a basis in law or fact for the claim. An attorney is also obligated not to take a case which is beyond their experience or expertise. Mr. Tamm explained this all to you, informed you he could not assist you and recommended you find new counsel. When you refused to allow them to withdraw, they did what they were required to do – they withdrew as your counsel with court approval.

Once again we encourage you to seek the advice of counsel to assist you with reviewing Mr. Tamm's and Mr. Dunn's representation of you. We cannot provide you advice and nothing in our correspondence with you should be construed as advice. Please take what actions you believe you must in order to protect your interests. If you have information you believe will change our evaluation, please provide us that information.

Sincerely,


ROBERT S. TAMELER
Western Region Claims Attorney

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