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August 18, 2003

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

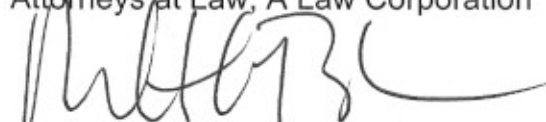
Re: Letter of August 18, 2003

Dear Mr. Harmon:

To answer your question in your August 18, 2003 letter, and to make sure that you are absolutely clear on this issue, **it was from you** that I learned that you failed and refused to listen to your attorneys and absolutely no one else. Attached please find a copy of your memorandum in opposition to your attorney's motion to withdraw as counsel filed by you in U.S. Bankruptcy Court on February 5, 2001. It was from this document and the letters that you attached that I learned that you refused to listen to the advice of your attorneys. It seems that since these letters are now part of the public record that **you have waived the attorney-client privilege** to the information therein. Your former attorneys never disclosed or released to me any confidential or privileged information and I am not aware of any violation of the attorney-client privilege by them during their representation of you.

Very truly yours,

TORKILDSON, KATZ, FONSECA
JAFFE, MOORE & HETHERINGTON
Attorneys at Law, A Law Corporation



Matt A. Tsukazaki

MAT/esy
(Enclosures)

cc: Bradley Tamm, Esq. (w/o enclosures)
Greg Dunn, Esq. (w/o enclosures)
Roy Hughes, Esq. (w/o enclosures)
Arnold Phillips, Esq. (w/o enclosures)
Steven Guttman, Esq. (w/o enclosures)
Justin Schuck, AAA (w/ enclosures)

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