

Exhibit #12



CONSUMER ASSISTANCE PROGRAM
BOARD OF PROFESSIONAL RESPONSIBILITY
of the
SUPREME COURT OF TENNESSEE

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BEVERLY P. SHARPE, COUNSEL
DIRECTOR OF CONSUMER ASSISTANCE PROGRAM

March 23, 2004

Linda Wagner
PO Box 12347
Knoxville, TN 37912

RE: CAP File No. 03003341

Dear Ms. Wagner:

CAP does not have the power to force the attorneys to give affidavits. However, once a lawsuit is filed, you would have the right to take the attorney's depositions and subpoena them as witnesses at the contempt hearing. You should have a legal consultation about these issues, even if you cannot afford representation at this time.

Sincerely,

Beverly P. Sharpe, Counsel
Director of Consumer Assistance

BPS:srg