

EXHIBIT "A"

Listing of the Heartland Companies

Aero Technolgias Ltd.
Atlas Income Fund, LLC
BMC Investment Group, LLC
Carribbean Federal Trust, Ltd.
Carribbean Federal Services, Ltd.
Carribbean Financial Services
Carribbean Investments International, Ltd.
Celtic Centre II, Ltd.
Charmar, Ltd.
Dolphin International Development, Ltd.
Dolphin Peninsula Partners
First Fidelity Trust, Ltd.
First International Limited
Heartland Advisory Services, Inc.
Heartland Financial Services, Inc.
Heartland International Trust Services, Ltd.
Heartland Money Management of Florida, Inc.
International Leisure Centers, Inc.
JMS Investment Group, LLC
KJL Ltd. of Belize
Lincoln Fidelity Escrow Services
MDS Investment, Ltd.
PMK, Ltd.
RMP, Ltd.
Terens, Ltd.
21st Century Banking Group, Ltd.
21st Century International Bank & Trust, Ltd. of Grenada
21st Century International Advisors, Inc.
21st Century International Advisors of Bermuda, Ltd.
21st Century International Advisors of Ireland, Ltd.
21st Century Personnel, LLC
Universal Financial Services, Ltd.