

EXHIBIT "J"

HEARTLAND COMPANIES ASSETS

	Liquid Assets		Frozen Assets	Missing Assets	Claims
Bank One Account Acct #194124187					
Lincoln Fidelity Escrow Acct #0001266190	Transferred to Receiver				
21st Century International Advisors Acct #4450023470			\$14,097.61		
21st Century Personnel Acct# 4450023470			\$1,043.21		
21st Century International Advisors refund of fee	Transferred to Receiver				
Maintenance Fee Refund	Transferred to Receiver				
Heartland Office Equipment Liquidation	Transferred to Receiver				
1997 Lincoln Town Car	Transferred to Receiver				
Olde Securities Liquidation	Transferred to Receiver				
Freeze Order Violations	\$146,000.00				\$243,692.19
21st Century Banking Group, Ltd (Grenada Bank)					125,000.00
21st Century Banking Group, Ltd (Grenada Car)					15,000.00
Recoverable Payments					
Investor Claims					\$5,000,000.00
Commissions					\$730,000.00
Receiver's Bank Accounts					
Acct #1	\$807,250.76				
Acct #2	\$35,662.60				
Acct #3	\$259,030.26				
TOTALS	\$1,247,943.62	\$0.00	\$15,140.82	0.00	\$6,113,692.19