

United States District, Court Southern District of Indiana, Indianapolis Division

In re: UNITED STATES SECURITIES AND EXCHANGE COMMISSION, Plaintiff,  
vs. KENNETH R. PAYNE, JOHANN M. SMITH, DANIEL G. DANKER, CONSTANCE  
BROOKS-KIEFER, HEARTLAND FINANCIAL SERVICES, INC., AND JMS INVESTMENT  
GROUP, LLC. Defendants. Case # IP00-1265 C - T/G

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**To: All persons persons or entities having claims against one or more of the following entities:** *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., 1<sup>st</sup> Century Banking Group, Ltd., 21<sup>st</sup> Century International Bank & Trust, Ltd. of Grenada, 21<sup>st</sup> Century International Advisors, Inc., 21<sup>st</sup> Century International Advisors of Bermuda, Ltd., 21<sup>st</sup> Century International Advisors of Ireland, Ltd., 21<sup>st</sup> Century Personnel, LLC, Universal Financial Services, Ltd.*

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You are hereby notified that on the 10th day of August, 2000, the U S District Court for the Southern District of Indiana, acting at the request of the US Securities & Exchange Commission entered orders effectively freezing the assets of some the above named companies and thereafter entered orders consolidating the assets and liabilities of all of the above named companies (hereafter the "Heartland Companies"). James A. Knauer was appointed Receiver for the Heartland Companies on August 21, 2000. The Receiver is in the process of liquidating the assets of the Heartland Companies. The court has entered an order that creditors having claims against the Heartland Companies must file their claims with the Receiver on or before March 30, 2001 in order to participate in any distribution of funds from the Heartland Companies Receivership. Creditors wishing to file their claims may do so electronically at [www.heartlandfinancialinfo.com](http://www.heartlandfinancialinfo.com) or may contact the Receiver to obtain a claim form; James A. Knauer, KROGER GARDIS & REGAS, 111 Monument Circle, Suite 900, P.O. Box 44941, Indianapolis, Indiana, 46204; tel [317] 692-9000; fax [317] 264-6832; e-mail [jak@kgrlaw.com](mailto:jak@kgrlaw.com)