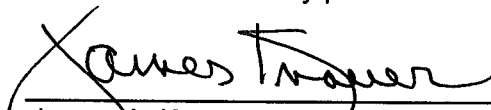


Sworn to before me and subscribed to in my presence this 8 day of Nov. 2000.

A handwritten signature in cursive script that reads "James A. Knauer". The signature is written in black ink and is positioned above a horizontal line.

James A. Knauer, Receiver for Heartland Financial Services Inc.
and JMS Investment Group, LLC.

Type	Date	Check Number	Name	Memo	Amount
National City Bank (copies of original checks attached)					
Account #501950565					
check	12/10/93	1031	Kenneth R. Payne		(15,000.00)
check	12/16/93	1040	Kenneth R. Payne		(10,000.00)
check	02/07/94	1113	National City Bank	Cashier ck - Winings, Payne	(19,809.00)
check	03/19/94	1136	National City Bank	CK - G. May, KRP	(39,054.50)
check	03/24/94	1142	Kenneth R. Payne		(3,000.00)
check	09/12/94	1230	Kenneth R. Payne		(10,000.00)
Peoples Bank (copies of original check attached)					
Account #91157420					
check	6/18/96	418	Peoples Bank	Punta Azul - KRP	(25,929.00)
National City Bank					
Account #90785911					

Type	Date	Check Number	Name	Memo	Amount	Additional Information
National City Bank (copies of original checks attached)						
Account #501950565						
check	11/19/93	1006	Kenneth R. Payne		(20,000.00)	
check	11/19/93	1007	Cash		(9,000.00)	
check	12/16/93	1039	Daniel G. Danker	Bank Stock Accounts	(4,000.00)	
check	01/05/94	1053	Kenneth R. Payne		(30,000.00)	
check	01/07/94	1064	Kenneth R. Payne		(25,000.00)	deposited into National City account #90785911
check	01/11/94	1074	Kenneth R. Payne		(20,000.00)	
check	01/31/94	1098	National City Bank	Cashiers Ck - ASB	(69,054.50)	
check	02/04/94	1110	National City Bank	Cashiers Ck - ASB Finc Corp	(78,054.50)	Heartland (\$9k)
check	05/21/94	1166	National City Bank	Mutual Savings Bank	(87,494.50)	
check	10/05/94	1266	Kenneth R. Payne		(10,000.00)	
check	10/10/94	1271	Kenneth R. Payne		(10,000.00)	deposited into National City account #90785911
check	10/10/94	1272	Daniel G. Danker		(5,000.00)	
check	10/11/94	1275	Cash	as per KRP	(8,050.00)	KRP (\$8k)
check	10/19/94	1283	Bertha Hammonds		(5,000.00)	
check	11/17/94	1310	Robert L. Wilson	Commission	(750.00)	deposited into National City account #90785911