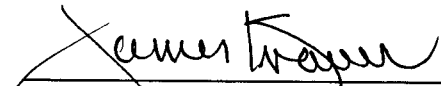




Fail not under penalty of law.

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

  
\_\_\_\_\_

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