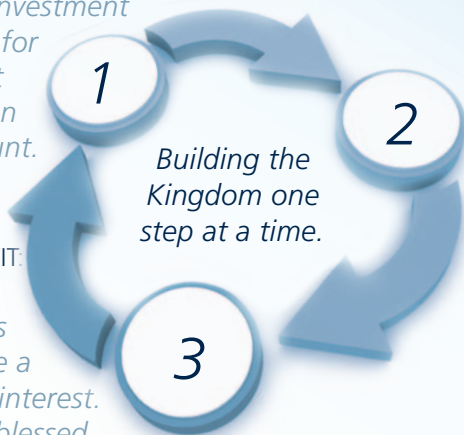


An investment that works!

Step 1 - You INVEST:

By purchasing Promissory Notes for investment savings or for retirement through an IRA account.



Step 3 - You PROFIT:

Churches pay back their loans and you receive a portion of the interest. This cycle has blessed many churches and investors since 1981.

Building the Kingdom one step at a time.

Step 2 - We LEND:

Your monies are pooled with others to create a large fund used to lend money to qualified churches.

Interest Rates

Demand Note	3.25 %
6 month Term Note	3.50 %
1 year Term Note	3.75 %
2½ year Term Note	4.25 %
4 year Term Note	4.75 %
5 year Term Note	5.00 %

INTEREST RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE VISIT OUR WEBSITE OR CALL FOR CURRENT RATES. THE INITIAL INTEREST RATE ON ALL NOTES WILL DEPEND ON THE EFFECTIVE INTEREST RATES AT THE TIME OF PURCHASE. TERM NOTES PAY INTEREST AT A RATE FIXED AT THE TIME OF ISSUANCE. ONCE FIXED, THE INTEREST RATE ON A TERM NOTE WILL NOT BE CHANGED UNTIL THE NOTE MATURES. DEMAND NOTES PAY INTEREST AT A VARIABLE INTEREST RATE, AT LEAST THIRTY (30) DAYS PRIOR TO ANY DECREASE IN THE INTEREST RATE ON A DEMAND NOTE, HIS FUND WILL NOTIFY THE INVESTOR OF SUCH CHANGE.

THIS INFORMATION IS NEITHER AN OFFER TO SELL NOR A SOLICITATION OF AN OFFER TO BUY THE SECURITIES ISSUED BY HIS FUND. THE OFFERING IS MADE ONLY BY THE PROSPECTUS. THE UNSECURED SECURITIES OF HIS FUND ARE NOT CURRENTLY AVAILABLE TO RESIDENTS OUTSIDE OF DELAWARE, FLORIDA, NEW JERSEY, MICHIGAN OR PENNSYLVANIA. THE NOTES ARE NOT SAVINGS OR DEPOSIT ACCOUNTS OR OTHER OBLIGATIONS OF A BANK AND ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION, ANY STATE BANK INSURANCE FUND, THE SECURITIES INVESTOR PROTECTION CORPORATION OR ANY OTHER GOVERNMENTAL AGENCY.





HERITAGE INVESTMENT SERVICES FUND

An investment that works

